

**A STUDY ON THE LIVELIHOOD CONDITIONS OF URBAN
POOR IN AIZAWL**

**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE
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PHILOSOPHY**

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**A STUDY ON THE LIVELIHOOD CONDITIONS OF URBAN POOR IN
AIZAWL**

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**In partial fulfillment of the requirement of the Degree of Doctor of Philosophy
in Management of Mizoram University, Aizawl**



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CERTIFICATE FROM SUPERVISOR

This is to certify that the thesis work done on “A Study on the Livelihood Conditions of Urban Poor in Aizawl” is a bonafide work carried out by Mr.R.Zothanmawia under my supervision and guide.

The thesis is submitted towards the partial fulfilment of the award of Degree of Doctor of Philosophy in the Department of Management, Mizoram University, Aizawl, Mizoram.

Dated : 15.05.2025

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DECLARATION
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I **R. ZOTHANMAWIA**, hereby declare that the subject matter of this thesis is the record of work done by me, that the contents of this thesis did not form basis of the award of any previous degree to me or to do the best of my knowledge to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/Institute.

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Urban, Aizawl, economy, urbanization. poverty, livelihood, households, income, Savings, investment, expenditure, beneficiary, access, deprivation, health, variations, community participation, inequality, challenges, development, poverty line, measurement, interaction, unemployment, education, government schemes, impact, infrastructure, migration, entrepreneur, skill, human capital, financial, agriculture, construction.

CONTENTS

Title of the Thesis.....	i
Supervisor's Certificate.....	ii
Declaration.....	iii
Acknowledgement.....	iv-v
Keywords.....	vi
Contents.....	vii-x
List of Figures.....	xi-xiii
List of Tables.....	xiv-xv
List of Abbreviations.....	xvi-xviii

Chapter	Topic	Page No
Chapter 1	1.1 Introduction	1-33
	1.2 Conceptual Background on Urban Poverty and Livelihoods in the Urban Areas	2-5
	1.3 Livelihood Measurement of the Urban Poor	5-7
	1.4 Trends of Urbanization in India and Mizoram	7-10
	1.5 Urban Poverty in India	10-13
	1.6 Urban Poverty in Mizoram	13-18
	1.7 Significance of the Study	19
	1.8 Research Gap	19
	1.9 Statement of the Problem	20
	1.10 Scope of the Study	20
	1.11 Objectives	21
	1.12 Hypotheses	21
	1.13 Research Methodology	21-32
	1.13.i. Area of Study	21-27
Chapter 2	1.13.ii. Data Source	27
	1.13.iii. Sample Design	27-31
	1.13.iv. Tools of Analysis	31-32
	1.14 Chapter Divisions	32-33
	2.1 Introduction	34-62
	2.2 Socio-Economic and Livelihood Security	36-41
	2.3 Cultural and Community Participation Approach	41-47
	2.4 Development and Environmental Approach	47-50
	2.5 Rural-Urban Migration	50-53

	2.6	Housing, Slums and Deprivation of Basic Amenities	53-58
	2.7	Government Schemes and Poverty Alleviation	58-61
	2.8	Chapter Summary	62
Chapter 3	3.1	Introduction	63-114
	3.2	Overview of Socio-Economic Conditions in Mizoram	65-75
	3.3	Urban Poverty and Livelihood Conditions in Mizoram	76-97
	3.4	Livelihood Conditions in Urban Poor in Aizawl	98-100
	3.5	Estimates of Variation in the Socio-Economic Conditions of Urban Poor in Aizawl	100-106
	3.6	Testing of Hypothesis 1: There is livelihood insecurity among urban poor in Aizawl	107-113
	3.7	Chapter Summary	113-114
Chapter 4	4.1	Introduction	115-130
	4.2	Role of Government in Uplifting the Livelihood Conditions of the Urban Poor	116-117
	4.3	Central Government Schemes for Improving Livelihood Conditions of Urban Poor	117-121
	4.4	State Government Schemes for Improving Livelihood Conditions of Urban Poor	121-123
	4.5	Impact of Government Schemes on the Livelihood Conditions of the Urban Poor: Regression Results	123-129
	4.6	Chapter Summary	129-130
Chapter 5	5.1	Introduction	131-150
	5.2	Rationale for Examining Household Consumption	132-133
	5.3	Recent Trends in Household Consumption and Savings in Mizoram	133-137

	5.4	Consumption and Savings Patterns of Poor Households in Aizawl	137-148
	5.4.i.	Consumption Pattern	138-142
	5.4.ii.	Savings Pattern	142-148
	5.5	Testing of Hypothesis 3: The proportion of income spent on food items is high among urban poor in Aizawl	148-149
	5.6	Chapter Summary	149-150
Chapter 6	6.1	Introduction	151-169
	6.2	Summary of Findings	152-159
	6.3	Suggestions	159-167
	6.4	Limitations of the Study	167-168
	6.5	Scope for Further Studies	168
	6.6	Conclusion	168-169
		<i>References</i>	<i>170-183</i>
<i>Appendix I</i>		<i>Questionnaire</i>	<i>183-191</i>
<i>Appendix II</i>		<i>Biodata</i>	<i>191- 200</i>
		<i>Particulars of the Candidate</i>	<i>201</i>

List of Figures

Figure No.	Title	Page No
Figure 1.1	Growth of Urbanization in Mizoram in percentage	9
Figure 1.2	India's Multidimensional Poverty Index Based on National Family Health Survey-5 (2019-21)	13
Figure 1.3	Percentage of BPL to total Household in Mizoram	16
Figure 1.4	Mizoram MPI Score: (District-wise): NFHS-5 (2019-21)	17
Figure 1.5	Study Area - Map of India, Mizoram and Aizawl	23
Figure 1.6	Study Area - Map of Aizawl Municipal Corporation	24
Figure 3.1	Monthly Per Capita Expenditure Data of Mizoram along with other North East states and All India Average	67
Figure 3.2	Years of Schooling Among Male and Female Across the Urban and Rural Areas in Mizoram	68
Figure 3.3	Distribution of Household Headship among Males and Females in Mizoram	69
Figure 3.4	Type of house in the Urban and Rural areas of Mizoram	69
Figure 3.5	Availability of Electricity in the Urban and Rural households	70
Figure 3.6	Source of Drinking Water among the Urban and Rural Households in Mizoram	71
Figure 3.7	Sanitation Facilities of Urban and Rural households in Mizoram	72
Figure 3.8	Types of Cooking Fuel Used by Urban and Rural Households in Mizoram	72
Figure 3.9	Means of Transport Used by Urban and Rural Households in Mizoram	73
Figure 3.10	Ownership of Agricultural land Among Urban and Rural Households in Mizoram	74
Figure 3.11	Other Key Socio-Economic Variables	75
Figure 3.12	Number of AAY Households in AMC	78
Figure 3.13	Number of PHH Households in AMC	78

Figure 3.14	Gender of the Respondents	79
Figure 3.15	Marital Status of the Respondents	80
Figure 3.16	Occupation of the Respondents	81
Figure 3.17	Family Size of the Respondents	81
Figure 3.18	Average Monthly Income	82
Figure 3.19	Average Annual Income	83
Figure 3.20	Major Heads of Expenditure	84
Figure 3.21	Average Monthly Savings	85
Figure 3.22	Type of Accommodation	86
Figure 3.23	House Type	86
Figure 3.24	Toilet Facilities	87
Figure 3.25	Ownership of Vehicles	88
Figure 3.26	Source of Water	89
Figure 3.27	Source of Lighting	89
Figure 3.28	Means of Cooking Fuel	90
Figure 3.29	Availability of Clean Water	91
Figure 3.30	Educational Qualification of the Respondents	91
Figure 3.31	Type of Schooling of Children	92
Figure 3.32	Beneficiary Status of PMJJBY and PMSBY	93
Figure 3.33	Beneficiary Status of MSHCS and PMAY	94
Figure 3.34	Status of Having a Bank Account	95
Figure 3.35	Types of Ration Card	96
Figure 3.36	Beneficiary Status of Government Flagship Programmes	96
Figure 3.37	Types of Pensions Availed	97
Figure 3.38	Major Livelihood Activities of the Urban Poor in Aizawl (as per NIC-2008) 2023-24	100
Figure 5.1	Monthly Per Capita Consumption Expenditure of Mizoram, North East and India	134
Figure 5.2	Gini-Coefficient of Monthly Household Consumption in Mizoram and All India	135

Figure 5.3	Monthly Household Consumption of Food and Non-Food Items in Mizoram, North East, and All India	135
Figure 5.4	Percentage Distribution of Monthly Household Consumption of Food and Non-Food Items in Mizoram, North East and All India	136
Figure 5.5	Gross & Net Small Savings Collections in Post Offices and Banks in 2017-18 (Rs. Crore)	137
Figure 5.6	Major Items of Consumption Expenditure of AAY Households in AMC Area	138
Figure 5.7	Major Items of Consumption Expenditure of PHH Households in AMC Area	140
Figure 5.8	Relative Position of Food Items and Rent in the Household Consumption of PHH and AAY in the AMC area	141
Figure 5.9	Monthly Savings Pattern of AAY Households Across AMC Area	143
Figure 5.10	Monthly Savings Pattern of PHH Families across AMC Area	145
Figure 5.11	Comparison of Household Savings Pattern of PHH and AAY across AMC area	147
Figure 5.12	Percentage Distribution of AAY and PHH households according to their Savings pattern	148

List of Tables

Table No.	Title	Page No
Table 1.1	Trends of Urbanization in India	8
Table 1.2	Growth of Urban Towns and Urban population in Mizoram	10
Table 1.3	Poverty Estimates in India under Planning Commission	11
Table 1.4	Multidimensional Poverty in India's Rural and Urban Areas, 2023	12
Table 1.5	Multidimensional Poverty in Mizoram's Rural and Urban Areas	14
Table 1.6	Percentage of BPL to total Household in Aizawl	18
Table 1.7	Per Capita Income and Expenditure of Mizoram	22
Table 1.8	Number of BPL Households in Aizawl Municipal Area and Sample Households	25
Table 1.9	Distribution of Ration Cards and Beneficiaries Across AMC Wards under NFSA and Non-NFSA	26-27
Table 3.1	Population of Main Workers, Marginal Workers & Non-Workers in Mizoram - 2011 Census	65
Table 3.2	Workers by Industrial Categories in Mizoram - 2011 Census	66
Table 3.3	No. of Urban BPL Household (as per BPL Survey 2016)	77
Table 3.4	Variables for Examining Socio-Economic Status of Urban Poor in Aizawl Municipal Corporation Area	78-79
Table 3.5	Major Livelihood Activities of the Urban Poor in Mizoram (as per NIC-2008)	99
Table 3.6	Estimates of Variations in Family Profile of the Respondents	101
Table 3.7	Variations in Income, Savings and Expenditure	102
Table 3.8	Variations in Standard of Living	103

Table 3.9	Variations in Educational Attainment	104
Table 3.10	Variations in Social Security Status	105
Table 3.11	Variations in the Livelihood Status of the Urban Poor	106
Table 3.12	One sample t-test of Life Insurance under PMJJBY life insurance and PMSBY	107
Table 3.13	One Sample t-test of HEALTH/LIFE INSURANCE - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme	108
Table 3.14	One Sample t-test of Biggest items of Expenditure	109
Table 3.15	One Sample t-test of Means of livelihood	109-110
Table 3.16	One Sample t-test of Educational Qualifications	110
Table 3.17	One Sample t-test of Those receiving Financial Assistance from The Government	111
Table 3.18	One Sample t-test of Income	112
Table 3.19	One Sample t-test of Saving	112
Table 4.1	Multinomial Logistic Regression on Income and Government schemes	125
Table 4.2	Multinomial Logistic Regression on Saving and Government schemes	127
Table 4.3	Relative Risk Ratio (RRR) on Income and Government Schemes	128
Table 4.4	Multinomial Logistic Regression on Income and Saving	129
Table 5.1	Estimates of Variation in Top Items of Consumption Expenditure of AAY Households in the AMC Area	139
Table 5.2	Estimates of Variation in Top Items of Consumption Expenditure of PHH Households in the AMC Area	140
Table 5.3	Estimates of Variation in the Monthly Savings Pattern of AAY Households Across the AMC Area	144
Table 5.4	Estimates of Variation in the Monthly Savings Pattern of PHH Families Across the AMC Area	145
Table 5.5	Result of One Sample T-Test	148

Abbreviation

AAY	Antyodaya Anna Yojana
ABPM-JAY	Ayushman Bharat PM-JAY
AMC	Aizawl Municipal Corporation
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
BPL	Below Poverty Line
BSUP	Basic Services to the Urban Poor
CAG	Comptroller and Auditor General
CoV	Coefficient of Variation
DAY-NULM	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission
DBT	Direct Benefit Transfer
FHH	Familial Hypocalciuric Hypercalcemia
FSU	First Stage Units
G.I.S	Geographic Information Systems
GDP	Gross Domestic Product
GOM	Government of Mizoram
GRO	Grievance Redressal Officer
HCES	Household Consumption Expenditure Survey
HCR	Headcount Ratio
HRIDAY	National Heritage City Development and Augmentation Yojana
HSLC	High School Leaving Certificate
HSSLC	Higher Secondary School Leaving Certificate
JNNURM	Jawaharlal Nehru National Urban Renewal Mission
LLIN	Long-lasting insecticidal net
LMC	Lunglei Municipal Council
LPG	Liquefied Petroleum Gas
LR	Likelihood Ratio
MCAB	Mizoram Cooperative Apex Bank
MDGs	Millennium Development Goals
MHCS	Mizoram Health Care Scheme
MMRP	Modified Mixed Reference Period
MNF	Mizo National Front
MoHUPA	Ministry of Housing and Urban Poverty Alleviation
MoSPI	Ministry of Statistics and Programme Implementation
MPCE	Monthly Per Capita Consumption Expenditure
MPI	Multi-Dimensional Poverty Index
MRB	Mizoram Rural Bank
MRP	Mixed Reference Period

MSCS	Multi-Stage Cluster Sampling
MSDA	Mizoram Statistical Development Agency
MSHCS	Mizoram State Health Care Scheme
NEC	North Eastern Council
NERLP	North East Rural Livelihood Project
NFHS-5	The National Family Health Survey
NFSA	National Food Security Act
NGO	Non-Governmental Organization
NIC	National Industrial Classification
NIRD	National Institute of Rural Development
NITI Aayog	National Institution for Transforming India
NLUP	New Land Use Policy
NSI	National Savings Institute
NSO	National Statistical Office
NSS	National Sample Survey
NUHHP	National Urban Housing and Habitat Policy
NULM	National Urban Livelihoods Mission
PDS	Public Distribution System
PGI	Poverty Gap Index
PHH	Priority House Hold
PMAY - U	Pradhan Mantri Awas Yojana - Urban
PMJAY	Pradhan Mantri Jan Arogya Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMRY	Prime Minister's Rojgar Yojana
PMSBY	Pradhan Mantri Suraksha Bhima Yojana
PURA	Provision of Urban Amenities in Rural Areas
RAY	Rajiv Awas Yojana
RBI	Reserve Bank of India
RRR	Relative Risk Ratio
RRR	Relative Risk Ratio
SBA	Swachh Bharat Abhiyan
SBI	State Bank of India
SDGs	United Nations' Sustainable Development Goals
SEDP	Socio Economic Development Policy
SHGs	Self-Help Groups
SJSRY	Swarna Jayanti Shahari Rojgar Yojana
SSSWOR	Simple Random Sampling- Without Replacement
SSU	Second Stage Units
ST	Scheduled Tribes
UEM	Urban Environmental Management
UIG	Urban Infrastructure and Governance

ULB	Urban Local Bodies
UMEED	Udyam Mitra Excellence in Entrepreneurship Development
UNDP	United Nations Development Programme
URIF	Urban Reform Incentive Fund
URP	Uniform Reference Period
USU	Ultimate Stage Units
WRC	Wet Rice Cultivation

Chapter 1

INTRODUCTION

1.1. Introduction

This chapter provides an introduction into the meaning and relevant concepts regarding urban poverty and livelihood conditions. It also gives the outline of the remaining parts of the thesis by explaining the methodology and approaches adopted by the study. The remaining sections of the chapter are arranged as follows: Section 1.2 discusses the meaning and concept of urbanization and urban poverty, Section 1.3 highlights the concept of livelihood measurement of the urban poor, Section 1.4 provides an overview of urban poverty in India and Section 1.5 discusses estimates of urban poverty in India. Section 1.6 gives an overview of urban poverty in Mizoram, Section 1.7 discusses an overview on the estimation and classification of urban poor in Mizoram, Section 1.8 gives the significance of the study and Section 1.9 gives statement of the problem. Finally, Section 1.10 gives the objectives of the study, Section 1.11 provides the hypotheses of the study, Section 1.12 discusses the methodology adopted for the study by highlighting the area of study, data source and tools of analysis and Section 1.13 gives the chapter divisions of the thesis.

1.2. Conceptual Background on Urban Poverty and Livelihoods in the Urban Areas

With 3 million people migrating to cities weekly (International Organization for Migration 2015 -Anadolu Agency), managing urban growth has become a pressing global challenge daunting the United Nations' Sustainable Development Goals (SDGs) aim of reducing poverty by half by 2030 (U.N.O., 2015). This rapid urbanization, driven by large-scale rural-to-urban migration has led to severe livelihood strain on the urban population (Tacoli, C., 2015). As poor quality of rural-urban migration leads to poor quality of urbanization (Bhagat, 1992), urban poverty has risen significantly as a result and is a cause of concern for the policy makers around the world, including India (Mugah, R., 2012).

A report by the Swish Agency for Development Cooperation SGD, titled "Chilling Prospects: Tracking Sustainable Cooling for All 2022," reveals a significant increase in the number of urban poor worldwide, from 771.6 million in 2021 to 796.5

million in 2022, largely attributed to the COVID-19 pandemic's economic downturn and global conflict. According to India's 2011 census, approximately 377.16 million Indians reside in urban areas, spanning 7933 cities and towns. Furthermore, NITI Aayog's 2021 multidimensional poverty report indicates that 25.01% of India's population experiences multidimensional poverty.

As urbanization intensifies, urban poverty has become one of the most concerning issues across the world with huge population pressure on urban centers. The study of urban poor involves the collection, analysis, interpretation and dissemination of information on the extent, location and conditions of people living below the poverty line in a given city (Garcia, H., 1996). This information provides valuable insights into the urban poor, enabling policymakers, researchers, and academics to better understand and address urban poverty. As the dynamics of urban poverty are constantly evolving, a comprehensive and up-to-date poverty profile covering the livelihood security conditions of the urban poor is essential for grasping the complexities of this issue.

Rowntree's (1901) 'Poverty, A Study of Town Life' was considered the first seminal study on urban poverty in the world and in the case of India, the first systematic assessment of urban poverty was made by Dandekar and Rath in the year 1971 based on data from the National Sample Survey (NSS). Poverty encompasses a broad spectrum of deprivations, extending beyond mere material scarcity to include human deprivations, social exclusions, and psychological distress (Lister, R., 2021) that ultimately undermines an individual's ability to lead a fulfilling and dignified life (Singh, A. K., 2010).

Urban poverty is a multifaceted issue that warrants equal attention and consideration as rural poverty, as it presents a distinct set of challenges that are often overlooked (Othman, A., 2018). The urban poor face a unique combination of vulnerabilities, including high living costs, inadequate access to basic services, and limited livelihoods opportunities, which can make their condition even more precarious than that of their rural counterparts. Furthermore, the urban poor often lack the social support networks and traditional coping mechanisms that are present

in rural areas, exacerbating their vulnerability to poverty and economic shocks (Zakieldeen, S., 2014).

Poverty in India has been a longstanding subject of discussion and policy formulation. The urban poverty in India was historically overshadowed by rural poverty, with policymakers assuming that urban areas offered greater access to economic opportunities, social services, and infrastructure (Gooptu, N., 2001). This perception led to the urban poor being viewed as relatively more resilient and less vulnerable to poverty, despite facing unique challenges such as high living costs, informal livelihoods, and inadequate access to basic services (Tacoli, C., 2014). As a result, urban poverty was relegated to the periphery of India's development agenda, with rural poverty receiving greater attention and resources, despite the growing urban poor population (Tom, A., 2012).

Urban poverty has now emerged as a significant obstacle to India's development, and research on this topic, although gaining momentum, is relatively recent compared to the extensive studies on rural poverty (Nijman, J., 2012). In India, poverty, including urban poverty, has been examined and tackled by the government since its independence, and a number of schemes and policies have been launched by the Indian government to address the issue. Families living below the poverty line usually earn their livelihood by working on a subsistence basis and depend a lot on government welfare schemes and policies.

The livelihood conditions of the urban poor in India are a pressing concern, with millions struggling to access basic necessities like housing, healthcare, and education (Evans, P., 2002) including lack of voice in the area in which they live. Despite rapid economic growth, India's urban poverty rates remain alarmingly high, with the urban poor facing numerous challenges in their daily lives. Aizawl, the capital city of Mizoram, is no exception, with a significant proportion of its population living in poverty. The urban poor in Aizawl face numerous challenges, including inadequate housing, limited access to education, healthcare and economic opportunities. This deteriorating condition of the urban poor has become a pressing concern for the state's policy makers.

In Aizawl, the urban poor primarily engage in informal and unorganized sector activities, such as street vending, small trading, and manual labour (Sailo, G.L., 2013). According to primary data collected for this study, the majority of urban poor individuals work as daily wage earners, taking on jobs mainly in construction sites. Others are involved in small businesses, street vending, or work as private sector employees, such as drivers, security guards, or housemaids (Lalremsanga, J., 2021). A small proportion of the urban poor earn income from small-scale agriculture, livestock rearing, or temporary government employment (Awmpuia, V.L., 2014). A small number of urban poor individuals generate income from renting small plots of land from landlords for farming, raising livestock, or through temporary government jobs on an ad-hoc basis (Danso, G., 2007).

This research aims to investigate the underlying causes, challenges, and potential solutions affecting the livelihood security of the urban poor residing within the Aizawl Municipal Corporation (AMC) area, proposing practical, state-specific strategies to address these issues. Despite Aizawl district's impressive literacy rate, ranking second in India with 98.50% in the 2011 census, the area has witnessed constant deterioration in the living conditions of its poor inhabitants. The rapid and unchecked population growth in Aizawl Municipal Area, fuelled by improved access to education, job opportunities and amenities, exacerbate urban poverty. By examining the complexities of urban poverty in Aizawl, this study seeks to contribute to a deeper understanding of the challenges faced by the urban poor in Mizoram and to inform policy interventions aimed at improving their livelihood conditions.

1.3. Livelihood Measurement of the Urban Poor

A person's livelihood refers to their "means of securing the basic necessities (food, water, shelter and clothing) of life". (Faisal, S., 2020). To Rakodi (2014), it is a means of making a living including the ways people support themselves and meet their basic needs. According to the United Nations definition, livelihood encompasses people's capabilities, assets, income and activities required to secure the necessities of life. According to Chambers (1995), a livelihood encompasses the various means of earning a living, including one's skills, physical assets, and intangible resources.

A livelihood study of the urban poor refers to research or analysis that focuses on the ways in which urban poor individuals or households earn a living, manage their resources, and cope with poverty (Kanji, N., 1999). The goal of a livelihood study is to gain a deeper understanding of the urban poor's livelihood challenges, opportunities, socio-economic conditions, security of livelihood, impact of government schemes on the level of income and livelihood of the urban poor, resilience strategies, and to identify potential interventions or policies that can improve their livelihoods and reduce poverty (Carole, 2002).

Normally, urban poor are engaged in occupations such as casual workers, unskilled marginalised workers, sweepers, domestic workers, rag pickers, rickshaw pullers, sex workers, beggars, etc. (Oxfam, 1997). In urban areas, it is common to see many individuals working informally on the streets, such as vendors selling vegetables or ice cream, street vendors, hawkers, cobblers, rickshaw drivers, taxi drivers and others. These workers are self-employed and often lack permanent storefronts to carry out their occupation, instead operating from makeshift shelters, bicycles, or even living on the streets. Many of these workers have left their rural villages in search of better economic opportunities, only to find themselves struggling in the city. The government at the centre and state level has initiated various welfare programs for the poor and vulnerable sections of the urban inhabitants to safeguard their welfare and protect their interests.

In India, another type of urban livelihood is that of informal factory or industrial workers. These individuals are not formally employed and fall under the unorganized sector. They work irregularly at the discretion of their employer and earn meagre wages. Examples include garment factory workers, labourers who lift heavy packages (mutia), and others who are hired and paid on an hourly basis, housemaids, helpers in various shops who are paid on a daily or monthly basis. These people often struggle to make ends meet.

According to the 68th and 78th NSS Data about the occupational activities of the urban poor in Mizoram, the share of agriculture has decreased drastically from 53.9 per cent in 2011 to 33.7 per cent in 2014 and that of construction has increased six times from a mere 6 per cent in 2011-12 to more than 35 per cent in 2014-15.

(Appendix II). The researcher's own primary data collected from the BPL families in AMC area indicated that the share of agriculture is only 5 per cent while an overwhelming majority of 61 per cent recognized themselves as casual workers on ad hoc work basis.

The urban poor in Mizoram are characterized by unstable and low-paying livelihoods, marked by irregular income, low wages and lack of job security, with a predominance of informal sector work (Mitra, S., 2019). Notably, the traditional livelihood activities such as weaving, handicrafts, bamboo work, and blacksmithing have largely given way to other primary livelihood activities, although some families still engage in weaving in select areas like Zuangtui locality on the outskirts of the city. The livelihood patterns of the urban poor reveal that most of them are casual labourers who take on various temporary jobs to make ends meet, such as working in construction, security, domestic work, delivery services, and driving taxis (Wacquant, L., 2008). Casual labourers are individuals who work on others' farms or in non-farm businesses, either for households or non-household entities, and receive daily or periodic wages based on a contractual agreement (Nongspung, A., 2022).

Due to a lack of specialized skills, many urban poor individuals juggle multiple temporary jobs, as they are often unable to secure contractual or permanent employment (Bremner, J., 1996). As a result, it is quite difficult or rather impossible to present a precise livelihood classification of the Below Poverty Line (BPL) families in Aizawl city owing to the strict criteria set by the Government of Mizoram for identifying BPL households (BPL Baseline Survey GoM, 2016). This makes it impossible to focus purely on the occupational side of livelihood. As such, this thesis explores the ground reality facing the urban poor in Aizawl city by highlighting the main sources of income of the urban poor, the way they manage their income and expenditure while taking care of their savings, and their access to basic services like healthcare, education, sanitation, and social protection, etc.

1.4. Trends of Urbanization in India and Mizoram

According to the World Bank data from the UN Population Division, the world's urban population increased from 1.02 billion in 1960 to 1.35 in 1970, which went up

to 1.75 billion in 1980. The urban population further increased to 2.28 billion in the year 1990 and reached 2.87 billion at the turn of the new millennium. By 2010, the urban population rose to 3.59 billion which has now reached more than 4.52 billion (2022) which is more than half of the entire global population of about 8 billion.

Trends of urbanization in India are shown on Table 1.1, wherein India's urban population in the year 1901 was 10.84 per cent of India's total population. In the year 1921, the urban population increased to 28 million and the share of urban population was 11.18 per cent of the total population indicating that an overwhelming majority of Indians live in rural areas. By the turn of 1941, India's urban population went up to 44.15 million with 13.86 per cent share. The share of urban population was 18.24 per cent of the total population in the year 1971 and the urban population crossed a hundred million milestone. The 1991 Census shows the continual increase in urban population to 217.2 million with a population share of 25.72 per cent. In the last census of 2011, India's urbanization reached 31.16 per cent of the total population with 377 million people, the size of the United States population, living in urban areas.

Table 1.1: Trends of Urbanization in India

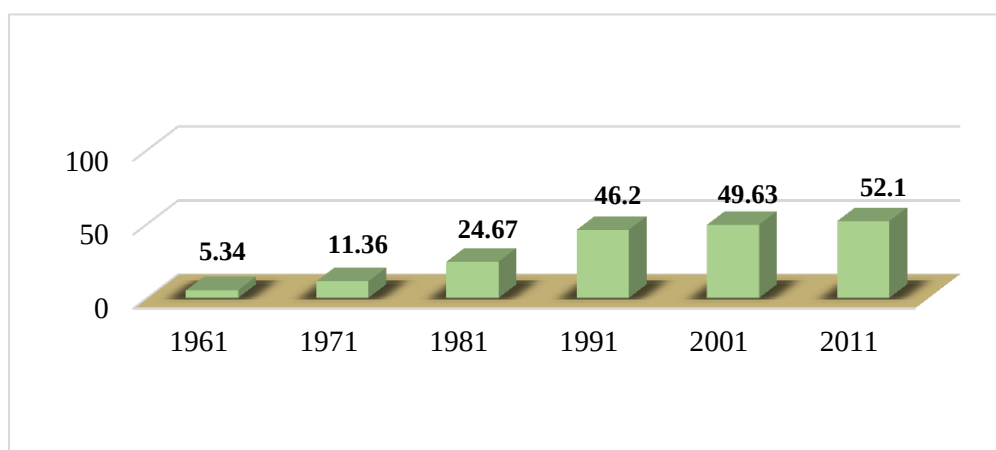
Census years	Number of Towns in India	Total Population	Urban population	Rural	Urban Percent	Rural Percent
1901	1827	238396327	25851873	212544454	10.84	89.15
1911	1825	252093390	25941633	226151757	10.29	89.71
1921	1949	251321213	28086167	223235046	11.18	88.82
1931	2072	278977238	33455989	245521249	11.99	88.01
1941	2250	318660580	44153297	274507283	13.86	86.14
1951	2843	361088090	62443709	298644381	17.29	82.71
1961	2363	439234771	78936603	360298168	17.97	82.03
1971	2590	598159652	109113977	489045675	18.24	81.76
1981	3378	683329097	159462547	523866550	23.33	76.66
1991	3768	844324222	217177625	627146597	25.72	74.28
2001	5161	1027015247	285354954	741660293	27.78	72.22
2011	7935	1210854977	37706125	833748852	31.16	68.9

Source: Census of India 1961-2011

Mizoram is the second most urbanized state in India next to Goa (Census 2011). Saitluanga (2010) noted that urbanization in Mizoram began during the colonial era, when the British established administrative and military centres in

strategically located areas such as Aizawl and Lunglei. However, rapid urbanization in the state gained momentum during the Mizo National Front (MNF) rebellion, which led to the consolidation of villages, and was further accelerated by the official designation of several villages as towns between 1971 and 1991. The growth of urbanization in Mizoram is shown in Figure 1.1. wherein 5.34 per cent of Mizoram's population was contributed by urban areas in the year 1961. This has increased to 11.36 per cent and 24.67 per cent in 1971 and 1981 respectively. By 1991, Mizoram's urban poverty per cent of 46.2 eclipsed that of the national average of 25.72 per cent. Census 2011 indicates that Mizoram with 52.1 per cent of its people living in urban areas, shows the growing importance of tackling rapid urbanization and its associated problems including poverty.

Fig.1.1 Growth of Urbanization in Mizoram in percentage



Source: Census of India 1961-2011

Table 1.2. shows trends of urban populations and urban towns in Mizoram over the years. As stated before, in India, towns are classified as those having at least 5000 inhabitants. Mizoram had only one town till 1971 after which the number of census towns increased to 6 and 22 in the year 1981 and 1991 respectively. Mizoram recorded its highest decadal growth rate of urban population in the year 1981 where urban population increased by a huge 222.61 per cent over the previous census. In the last census, there are 23 towns in Mizoram with a combined population of 5,80,106 which is 52.1 per cent of the total population of the state showing a decadal increase by 113 per cent over the previous census.

Table 1.2: Growth of Urban Towns and Urban population in Mizoram

Year	Number of Towns	Total Urban Population	Absolute Increase	Decadal Percentage increase
1961	1	14257		
1971	2	37759	23502	164.85
1981	6	121814	84055	222.61
1991	22	317946	196132	161.01
2001	22	441006	123060	38.70
2011	23	580106	139100	113.03

Source: Census of India 1961-2011

1.5. Urban Poverty in India

India's vast and diverse population makes poverty estimation a complex task. Until recently in India, measurement and estimation of poverty was supervised by the Planning Commission, which established expert groups to estimate poverty levels. The Indian government uses the Below Poverty Line (BPL) benchmark to identify households requiring assistance, with varying estimates across states. Most studies assess poverty based on income and consumption levels. The most commonly used measure of poverty is the Headcount Ratio (HCR) that takes into account the percentage of population below the poverty line, Poverty Gap Index (PGI) that measures the depth of poverty and the Gini Coefficient that measures inequality of income and wealth in the society (Vanlalhrualtuanga, 2024). Poverty line was based on the Uniform Reference Period (URP) till 1999, and the Mixed Reference Period (MRP) was used since 1999-2000 onwards.

The national poverty line was measured using the recommendations of Planning Commission Expert Group (1962). The Alagh Committee (1979) set calorie-based poverty lines, with 2400 kcal/day for rural areas and 2100 kcal/day for urban areas. The 28th Round of the National Sample Survey (NSS) also worked out the monetary equivalent of these estimated calorie norms. This calorie-based definition was retained by the successive expert groups under the chairmanship of Lakdawala (1993), Tendulkar (2005), and Rangarajan (2012), and specific improvements were made in the methodology (Rangarajan & Dev, 2022). NITI

Aayog, a replacement of the Planning Commission, is now responsible for determining the poverty line and its methodology, using data from the National Statistical Office (NSO) under the Ministry of Statistics and Programme Implementation (MOSPI).

The Lakdawala Committee estimate shows that India's poverty count decreased from 36 per cent of the total population in 1993-94 to 27.5 per cent in 2004-05. Poverty ratios in rural areas improved from 37.3 per cent in 1993-94 to 28.3 per cent in 2004-05. The urban poverty ratio for the same period witnessed a reduction from 32.4 per cent in 1993-94 to 28.3 per cent in 2004-05 (Table 1.3).

The Suresh Tendulkar Committee proposed a new method for calculating India's poverty line, based on Monthly Per Capita Consumption Expenditure (MPCE). This led to revised poverty lines of ₹816 per month for rural areas and ₹1,039 per month for urban areas (2009-10 prices), equivalent to ₹26 per day and ₹32 per day, respectively. The committee's recommendations resulted in a significant increase in India's estimated poverty rate, from 27.5% (Lakdawala Committee estimate) to 37.2%, in the same period (2004-05). The urban poverty ratio also changed from 25.7 per cent (Lakdawala) to 27.5 percent in the period 2004-05. The Urban poverty ratio according to Tendulkar estimate decreased significantly from 20.9 in the year 2009-10 to 13.7 per cent in the year 2011-12 (Table 1.3.). Notably, the committee also introduced the Multi-Dimensional Poverty Index (MPI), a composite measure of education, health, and standard of living, aligned with the United Nations' framework (Kundu, A., 2024).

Table 1.3: Poverty Estimates in India under Planning Commission

Expert Committee/ Methodology	Poverty Ratio (%)			
	Year	Rural	Urban	Total
Lakdawala Committee Estimates	1987-88	39.1	38.2	38.9
	1993-94	37.3	32.4	36
	2004-05	28.3	25.7	27.5
Tendulkar Committee Estimates	2004-05	41.8	27.5	37.2
	2009-10	33.8	20.9	29.8
	2011-12	25.7	13.7	21.9
Rangarajan Committee Estimates	2009-10	39.6	35.1	38.1
	2011-12	30.9	26.4	29.5

Source: Various Planning Commission Report on poverty for 2009-10 & 2011-12.

The Rangarajan Committee submitted its report in 2014, proposing a comprehensive approach to measuring poverty. The committee considered both food and non-food items, such as shelter and clothing, and used a combination of revised per capita consumption expenditure, updated Gini coefficient, and a modified Multi-Dimensional Poverty Index (MPI). Based on this, the committee set the poverty line at ₹972 for rural areas and ₹1,407 for urban areas (2011-12 prices), equivalent to daily per capita consumption of ₹32 and ₹47, respectively. With this new methodology, the urban poverty ratio shot up from 29.8 per cent (Tendulkar) in the year 2009-10 to 38.1 per cent in the same year, the rate also changed from 21.9 per cent (Tendulkar) to 29.5 per cent in the year 2011-12 indicating that poverty ratio is sensitive to the methodology used.

At the core of India's development agenda is the elimination of poverty in all its forms, ensuring that no individual is left behind (MPI India, 2023). NITI Aayog's Multi-Dimensional Poverty Index (MPI) is a comprehensive tool to measure poverty in India, aligned with the United Nations' Sustainable Development Goals (SDGs). This new methodology incorporates health expenditure, SDGs, and data from the National Statistical Office (NSO). The poverty line is based on a monthly per capita consumption expenditure, estimated at ₹800-1,000 in rural areas and ₹1,000-1,200 in urban areas (2011-12 prices). According to the MPI, in 2021, 25 per cent of India's population lived in poverty, with poverty ratios of 5.27% in urban areas and 19.28

per cent in rural areas. A five-year analysis (2015-16 to 2019-21) reveals significant poverty reduction, from 20.62 per cent to 12.27 per cent. This is shown in Table 1.4.

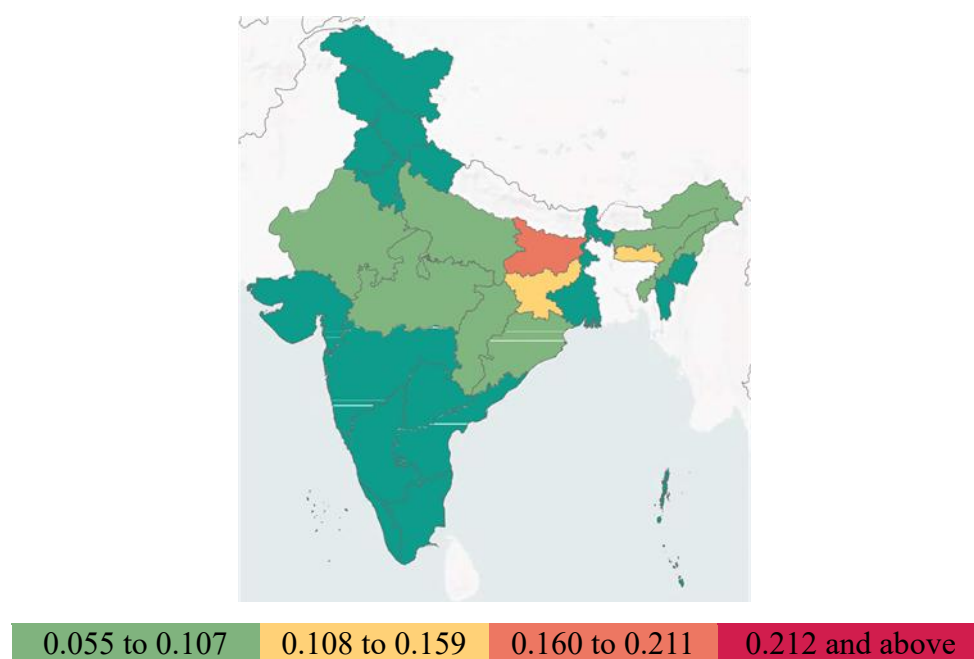
Table 1.4: Multidimensional Poverty in India's Rural and Urban Areas, 2023

Year	Rural			Urban		
	Headcount Ratio (H)	Intensity of Poverty(A)	MPI	Headcount Ratio (H)	Intensity of Poverty(A)	MPI
2019-21	19.28%	44.55%	0.086	5.27%	43.10%	0.023
2015-16	32.59%	47.38%	0.154	8.65%	45.27%	0.039

Source: India National MPI: Progress Review 2023

The state wise data of MPI based on The National Family Health Survey (NFHS-5) is also given in Figure. 1.2. The legend shows the distribution of MPI across different states of the country. It can be observed that the state of Bihar has the highest MPI, followed by Jharkhand and Meghalaya. Mizoram is in the category of 0.055 to 0.107 score, which is a highest among all the categories.

Figure.1.2: India's Multidimensional Poverty Index Based on National Family Health Survey-5 (2019-21)



Source: India National Multidimensional Poverty Index: Progress Review 2023

The colour in Figure 1.2 represents the MPI score of each state.

The World Bank's international poverty line, updated in September 2022, is currently set at \$2.15 per person per day (2017 prices), up from \$1.90 per person per day (2011 prices). Based on this benchmark, approximately 12.92% of India's population, or about 176 million people, lived below the poverty line in 2021.

1.6. Urban Poverty in Mizoram

MPI 2021 shows a stark disparity between rural and urban areas, where 32.75% and 8.81% of the population live in poverty, respectively. In Mizoram, 19.63% of households live below the poverty line, with 6.11% of households in the AMC area classified as urban poor (GoM, 2018). This is shown in Table. 1.5.

Table 1.5: Multidimensional Poverty in Mizoram's Rural and Urban Areas

Year	Rural			Urban		
	Headcount Ratio	Intensity	MPI	Headcount Ratio	Intensity	MPI
2019-21	10.77%	45.86%	0.049	0.58%	41.68%	0.002
2015-16	20.45%	47.95%	0.098	1.40%	41.39%	0.006

Source: India National MPI: Progress Review 2023

The Government of Mizoram conducted a BPL Baseline Survey in 2016 using a combination of the Tendulkar Committee proposal and the United Nation's parameters. According to the final report of this survey, of the 2.8 lakhs households in Mizoram, there are 56,584 families who are still living Below Poverty Line (BPL). This number represents a 19.63 per cent of the total households of the state, down from 41 percent in 2015 indicating a reduction by about 21.4 per cent. The number of urban poor living in Aizawl Municipal Corporation area according to this survey stood at 4042 families which is 6.11 per cent of the total household within AMC area.

The current estimation of the Below Poverty Line (BPL) in Mizoram is based on the aforementioned 2016 survey conducted by the Mizoram Statistical Development Agency (MSDA). The MSDA was tasked with creating a unified and

consistent BPL list for the state, which had previously been fragmented due to different government departments maintaining separate lists. This caused inconsistencies and embarrassment for the state government. The MSDA's survey methodology is a four-step process designed to identify urban poor households, and the first three steps are based on recommendations by the Hashim Panel (Ministry of Housing and Urban Poverty Alleviation, 2014). The process is briefly described as follows.

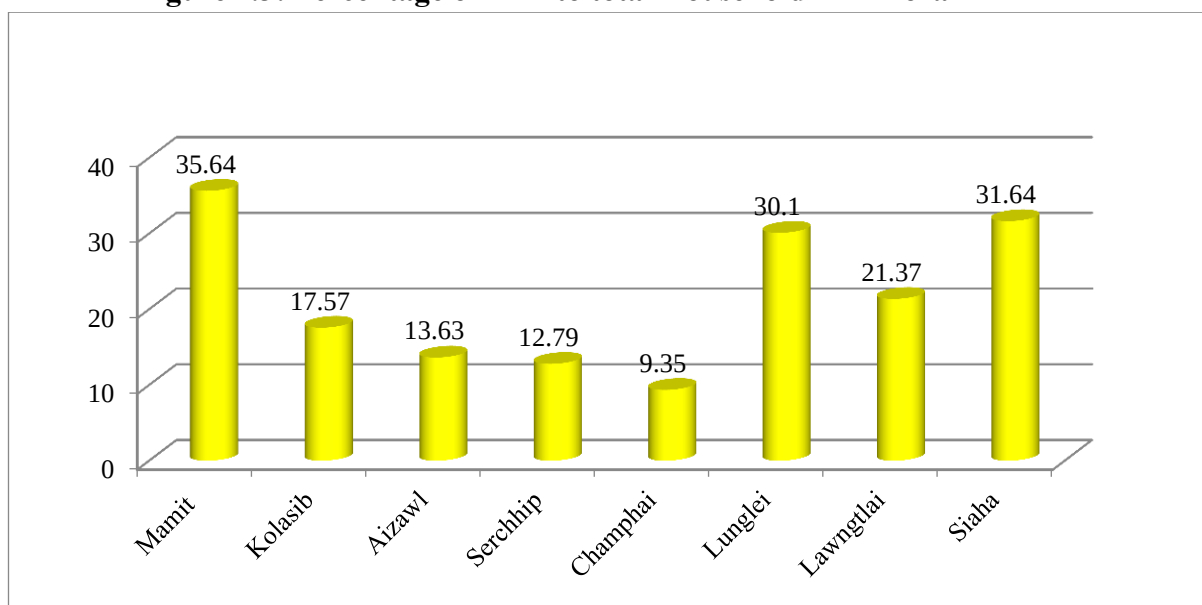
Four-Step Process:

1. **Stage 1 - Automatic Exclusion:** Households are automatically excluded from the BPL list if they own assets such as a concrete house, air conditioning, a four-wheeler, or a computer with internet. Alternatively, ownership of any three of the following assets also leads to exclusion: refrigerator, landline phone, washing machine, or two-wheeler. These criteria help filter out relatively well-off households.
2. **Stage 2 - Automatic Inclusion:** Families facing vulnerability due to residential, occupational, or social factors are automatically included in the BPL list. Vulnerability factors include homelessness, living in a thatched or kaacha house with a single room, using plastic or polythene for walls, having a disability, being employed in domestic work or sanitation, having no source of income, or having under-aged children as the family head, among other criteria.
3. **Stage 3 - Scoring Index:** In this stage, households are ranked on a scoring index from 0 to 12, with 12 representing the highest vulnerability. The scoring is based on various socio-economic factors. A family that scores at least one mark in each of the three sub-indices under this stage is eligible for the BPL list. The Hashim Panel recommends adding families that score between 4 and 12 to the automatically included category. This group of households constitutes the urban BPL.
4. **Stage 4 - Monthly Per Capita Expenditure (MPCE):** The final stage involves assessing poverty based on monthly per capita expenditure (MPCE). If a family's MPCE exceeds Rs 2,100 in urban areas or Rs 1,800 in rural areas (approximately Rs 70 per day), they are automatically excluded from the BPL list.

This criterion ensures that only families with low daily expenditures are included, targeting the poorest individuals.

Together, these four stages are designed to create a comprehensive and rationalized BPL list that accurately reflects the living conditions of urban poor households in Mizoram. The percentage of BPL to total households in the eight districts of the state is given in Figure 1.3 as follows.

Figure 1.3: Percentage of BPL to total Household in Mizoram

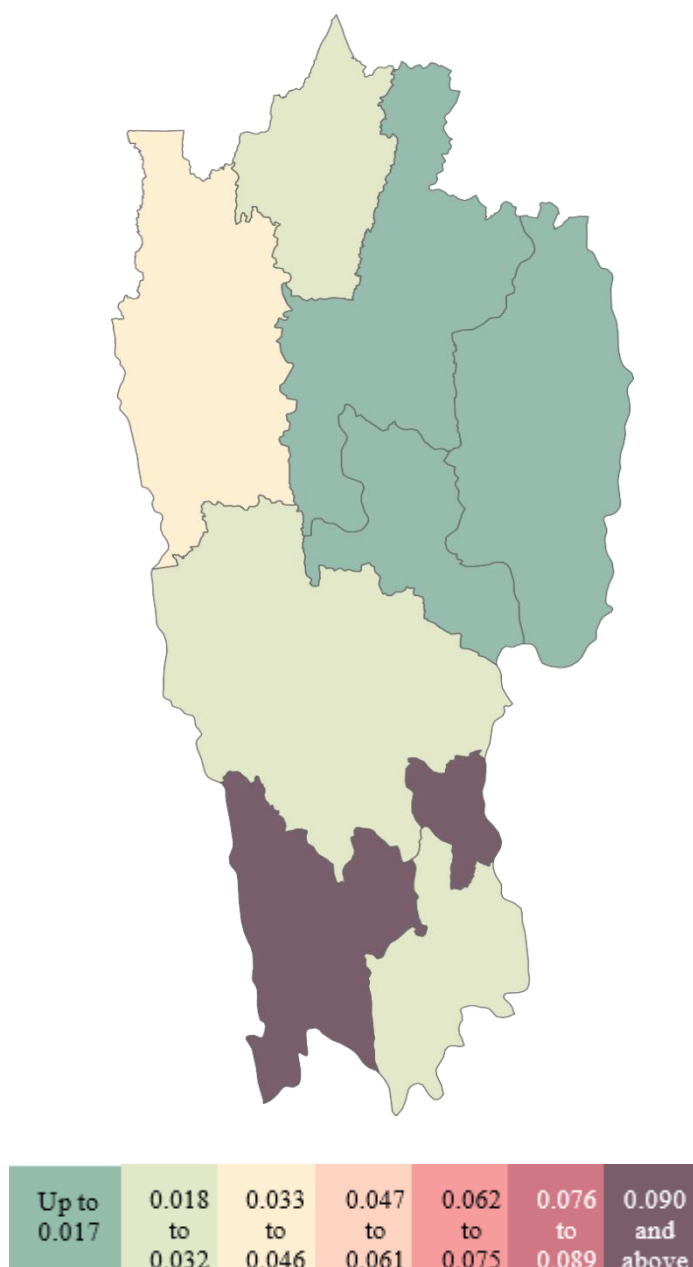


Source: BPL baseline survey 2016; Mizoram Statistical Development Agency.

According to the report by the Mizoram Statistical Development Agency, there are 66,770 families in the AMC area, covering 83 local councils. Of these, 4,042 households (6.11%) fall below the poverty line (BPL), contributing 57.5% of BPL households in Aizawl district. Tlangnuam Vengthar local council has the highest BPL percentage at 44.21%, followed by Chawlhmun (28.32%) and Lawipu (27.37%). Notably, four local councils - Kanan, Armed Veng, Venghnuai, and ITI - each have only one BPL family.

The district wise data of MPI based on NFHS-5 is also given in Figure 1.4., showing the distribution of MPI across different districts of the state. It can be observed that Mamit district has the highest MPI, followed by Kolasib, Lunglei and Siaha. Aizawl is in the category of up to 0.017 score which is also the top among all the categories.

Figure. 1.4 Mizoram MPI Score: (District-wise): NFHS-5 (2019-21)



Source: India National Multidimensional Poverty Index: Progress Review 2023
The colour in figure represents the MPI score of each district in Mizoram. The legends indicate the range of MPI scores in India.

The percentage of BPL family to households in the different wards of AMC is given in Table 1.6. The AMC area has a total of 66,198 households, with 4,042 classified as Below Poverty Line (BPL), making up 6.11% of the total. Wards XV

(14.72%) and XI (14.34%) have the highest percentages of BPL households, while Ward XVII has the lowest at 0.87%. Wards XI, XV, and XVI show significant concentrations of BPL households, suggesting these areas may need focused socio-economic support. In contrast, Wards II, VIII, and XVII show better socio-economic conditions with minimal BPL percentages.

Table 1.6: Percentage of BPL to total Household in Aizawl

AMC WARD	Total Household	BPL	Percentage of BPL Households
I	3657	316	8.64
II	5783	69	1.19
III	3384	210	6.21
IV	3163	73	2.31
V	2971	72	2.42
VI	3152	101	3.20
VII	3948	374	9.47
VIII	2048	22	1.07
IX	3812	136	3.57
X	2804	63	2.25
XI	3473	498	14.34
XII	3760	388	10.32
XIII	2627	115	4.38
XIV	3050	107	3.51
XV	3389	499	14.72
XVI	3320	416	12.53
XVII	3113	27	0.87
XVIII	5244	122	2.33
XIX	3500	434	12.40
Grand Total	66198	4042	6.11

Source: BPL baseline survey 2018; Mizoram Statistical Development Agency.

1.7. Significance of the Study

The level of urban poverty in Mizoram has its roots deep in the system. An increase in the cost of living associated with increase in the price of healthcare and education cannot be afforded by the urban poor. Due to lack of employment and economic means, rural people migrate to urban areas all the time which adds to the increase in the number of urban poor since these migrants are mainly unemployed. Since they are poor and the cost of education is high in urban areas, they cannot afford to get their children educated and remain poor and less productive. It is strongly believed that this vicious circle of poverty in urban areas can be broken once the right step is followed by the administrative authority in particular and the society as a whole.

Another significance of the study is that the study focuses on livelihood, sources of income, measures to improve standard of living, etc. so as to uplift the urban poor from the clutches of poverty. Since poverty means hunger for the common man, we need to give a better look at the ideas, programmes and institutions dealing with poverty alleviation.

1.8. Research Gap

Apart from dealing with urban poor and poverty-related problems, Aizawl city is facing financial difficulty in developing and urbanizing new areas. It is the need of the hour to have a deeper look into the causes of these problems in order to make constructive suggestions and proposals to the authority so as to help the urban poor and bring them up to above poverty line. As such, this study makes a thorough insight into urban poor from a different angle that incorporates all the basic causes of urban poverty, present livelihood conditions and remedial measures within the AMC area. Most of the previous studies on urban poor concentrate heavily on the income side or consumption side of poverty, overlooking the social system and standard of living of the people. Therefore, a new and reliable study of urban poverty that takes into account each AMC ward is much needed. The present study fills that gap.

1.9. Statement of the Problem

Poverty has many facets and is multi-dimensional. Therefore, the efforts to target urban poverty and its related problems need to be diverse. As such, various approaches and policies are needed in order to cure the nexus between different faces of poverty. One study alone cannot cover all the aspects of poverty, and we need to look into all the possible angles while dealing with urban poverty so that meaningful strategies and innovative ideas can be brought into the limelight. This will in turn help urban poverty alleviation, which is one of the objectives of this study.

The study reflects the dynamic and multifaced nature of urban poverty and highlights that policy makers need to make bold decisions during the planning as well as stages of implementation of its ideas and suggestions.

1.10. Scope of the Study

Depending upon the criteria used, it is possible that many people, who are classified as not being poor, may still face some form of deprivations and underestimations on the scale of poverty. As such, using the right methods that reflects the ground reality is quite important so as to not waste public money on the wrong individuals and to focus on the rightful poor so that they can be taken out of the clutches of poverty through government assistance. As such, the government needs to take utmost care while preparing the criteria and eligible list of people for categorizing the entire population as poor and non-poor.

For these reasons, Aizawl Municipal Corporation (AMC) area is selected as the targeted area of study as it represents the most important part of urban life in the state. The AMC, which started functioning from 2007, consists of 83 local councils, all of which are included in this study.

1.11. Objectives

The study has the following objectives:

- 1) To study the socio-economic and livelihood status among the urban poor in Aizawl.
- 2) To examine the impact of government schemes on the livelihood conditions of the urban poor in Aizawl.
- 3) To study saving and consumption patterns of the urban poor in Aizawl.
- 4) To suggest measures directly to the policy makers to address urban poverty in Mizoram.

1.12. Hypotheses

The following hypotheses are tested in the study:

H₁: There is significant livelihood insecurity among urban poor in Aizawl

H₂: Government Interaction Schemes (GIS) have significant impact on living conditions of the urban poor in Aizawl.

H₃: The proportion of income allocated to food expenses among urban poor is significantly high in Aizawl.

1.13. Research Methodology

Measuring urban poverty and the extent of urban poor can be carried out using a number of approaches. Depending upon the methodology used, there could be vast differences between the poor in small towns and mega cities, or between urban slum areas within a given city.

1.13.i. Area of Study: The study is conducted in Aizawl Municipal Corporation (AMC) area in Aizawl, Mizoram. Mizoram is a North-Eastern State in India with a population of 10,91,014 according to Census 2011. With high levels of urbanization in the state, the state of urban poverty is an interesting area to explore. The average per capita income and monthly per capita expenditure of Mizoram as per Economic Survey 2024-25 is given in Table 1.7.

Table 1.7: Per Capita Income and Expenditure of Mizoram

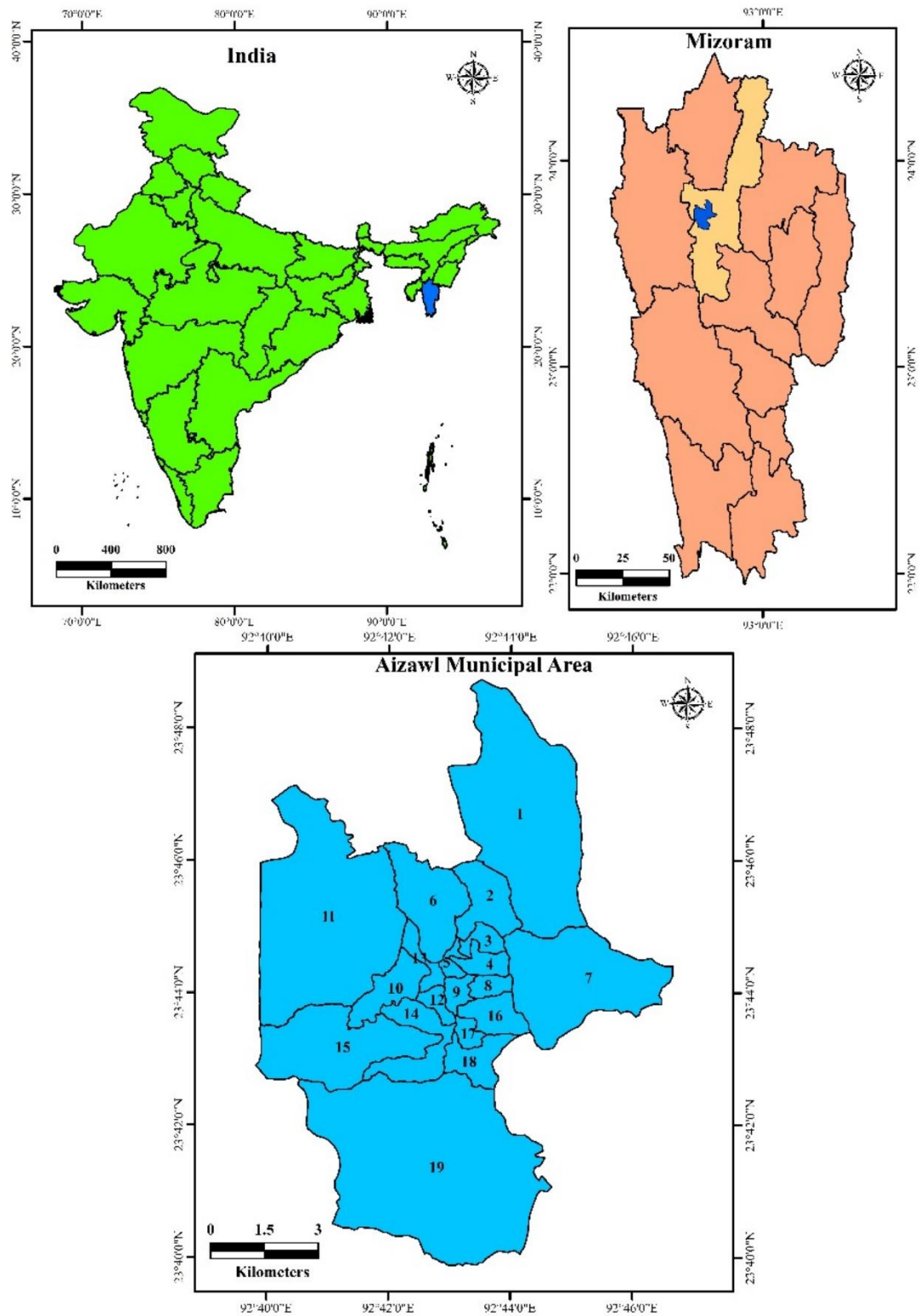
Particulars		Unit	Year	
State Income (2011-12 series)			2021-21 Provisional Estimate	2022-23 Advance Estimate
a)	GSDP at Current Price	₹ in lakh	27,82,350	32,82,946
b)	Per Capita Income at Current Price	₹	1,98,961.92	232126
c)	GSDP at Constant (2011-12) Price	₹ in lakh	18,49,372	21,00,056
Average Monthly Per Capita Expenditure (Consumer Expenditure)			2009-10 NSS 66th Round	2011-12 NSS 68th Round
a)	Rural		1,127.90	1,346.35
b)	Urban		1,778.94	2,218.67

Source: Economic Survey of Mizoram 2023-24

Mizoram is the second most urbanized state in India, with 52.11% of its population living in urban areas, according to the 2011 census. Of the state's total population of 10,97,206, urban residents number 5,71,771, with males slightly outnumbering females (2,86,204 and 2,85,567 respectively). Aizawl, the state capital, houses 2,93,416 people, accounting for 51.31% of the urban population. Urbanization has grown by 52.11% over the past decade, with a sex ratio of 998 females per 1000 males and a child sex ratio of 974 girls per 1000 boys in urban areas.

Mizoram's urban literacy rate is an impressive 97.63%, with male literacy at 97.98% and female literacy at 97.02%, totalling 4,84,841 literates in urban regions. However, urban poverty affects 13.70% of the population, driven by factors such as lack of employment, rising costs of living, and rapid urbanization, especially in Aizawl. From 2008 to 2010, BPL families in district capitals rose from 25,389 to 26,571, increasing individuals below the poverty line from 1,11,863 to 1,16,353.

Figure 1.5. Study Area - Map of India, Mizoram and Aizawl

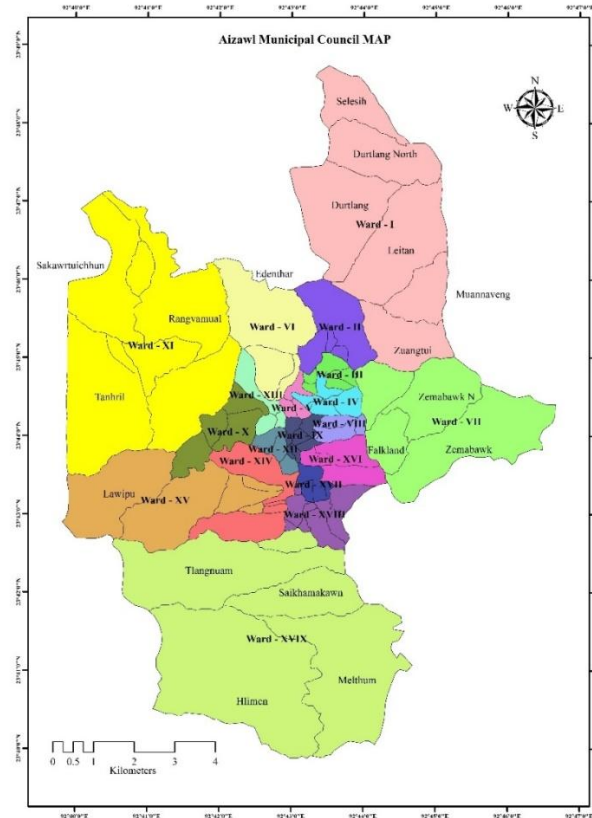


Source: Author's generated map using G.I.S software

To address urban challenges, the Mizoram Municipalities Act, 2007, established the Aizawl Municipal Council (AMC) in 2008, later upgraded to Aizawl Municipal Corporation on October 15, 2015. AMC, comprising 19 wards, reserves one-third of its council seats for women, rotating every five years. It is led by a Chief Executive Officer, with its first mayor, PC Lalhmingthanga (MNF), inaugurated in December 2015. Currently, AMC governs 83 Local Councils, representing 1,92,365 voters as of November 2015. The MNF holds a majority in the municipality with 11 seats.

Aizawl Municipal Corporation (AMC) area covers 103.93 square kilometres and is the most important urban centre in Mizoram. The Aizawl Municipal Corporation population alone contributes more than half of the state's population according to 2011 Census. Presently, AMC consists of 83 Local Councils and 14 Village Council areas and is further divided into 19 Wards (UD&PA, 2014).

Figure 1.6. Study Area - Map of Aizawl Municipal Corporation



Source: Author's generated map using G.I.S software

The number of BPL households in the AMC area, including the number of sample households, are given in Table 1.8. The data highlights poverty and migration patterns across AMC wards. Of 66,198 households, 4,042 are Below Poverty Line (BPL), forming 6.11% of the total. Ward XV has the highest percentage of BPL households at 14.72%, followed by XI (14.34%) and XVI (12.53%), while Ward XVII has the lowest at 0.87%. A total of 862 BPL individuals were surveyed, covering 21.30% of the BPL population. Ward VIII had the highest survey coverage at 90.91%, while Ward XIX had the lowest at 10.83%.

Table 1.8: Number of BPL Households in Aizawl Municipal Area and Sample Households

AMC WARD	Total Household	BPL	Percentage of BPL Households	Total BPL Surveyed	Percentage of sample size to total (BPL)population	Migrated	Migrate Percent
I	3657	316	8.64	54	17.09	35	64.81
II	5783	69	1.19	52	75.36	43	82.69
III	3384	210	6.21	48	22.86	42	87.50
IV	3163	73	2.31	47	64.38	34	72.34
IX	3812	136	3.57	26	19.12	20	76.92
V	2971	72	2.42	34	47.22	24	70.59
VI	3152	101	3.20	41	40.59	25	60.98
VII	3948	374	9.47	45	11.76	14	56.00
VIII	2048	22	1.07	20	90.91	23	58.97
X	2804	63	2.25	40	63.49	23	57.50
XI	3473	498	14.34	71	14.26	43	60.56
XII	3760	388	10.32	46	11.86	16	34.78
XIII	2627	115	4.38	38	33.04	13	34.21
XIV	3050	107	3.51	40	37.38	23	57.50
XIX	3500	434	12.40	47	10.83	22	46.81
XV	3389	499	14.72	69	13.83	14	48.28
XVI	3320	416	12.53	65	15.63	27	69.23
XVII	3113	27	0.87	20	74.07	52	60.47
XVIII	5244	122	2.33	59	48.36	29	49.15
Total	66198	4042	6.11	862	21.30	522	60.63

Source: BPL baseline survey 2018; Mizoram Statistical Development Agency.

Migration trends show that 522 of the surveyed BPL individuals are migrants, making up 60.63% of the sample. Migration is most prevalent in Wards III (87.50%) and II (82.69%), while Wards XII (34.78%) and XIII (34.21%) have the lowest rates. Interestingly, even wards with lower BPL percentages, such as VIII and XVII, report significant migration, suggesting migration is influenced by factors beyond poverty alone. This data reveals a nuanced relationship between poverty, migration, and urbanization in the AMC region.

Table 1.9 highlights the distribution of ration cards and beneficiaries across AMC wards under NFSA and Non-NFSA schemes. There are a total of 72,283 ration

cards covering 308,062 beneficiaries. Ward XVIII has the highest number of cards and units (7,164 cards and 30,315 units), while Ward IX has the lowest (2,036 cards and 8,768 units). NFSA supports 34,361 cards for 140,427 beneficiaries, with AAY (3,215 cards) benefiting 8,974 units and PHH (31,146 cards) benefiting 131,453 units. Ward XVIII has the highest number of NFSA beneficiaries (12,627 units).

Non-NFSA accounts for 37,897 cards covering 167,635 beneficiaries, with Ward XVIII leading (4,024 cards and 17,688 units) and Ward IX having the least (1,158 cards and 5,139 units). Wards XVIII, XV, and XI have a higher proportion of NFSA beneficiaries, while Non-NFSA coverage is significant in Wards XVIII, VII, and XIX. This reflects a varied dependence on public distribution systems across wards.

Table 1.9: Distribution of ration cards and beneficiaries across AMC wards under NFSA and Non-NFSA as on July 2024.

Ward No.	Total Cards	Total Units	NFSA				Non-NFSA	
			AAY		PHH		Cards	Units
			Cards	Units	Cards	Units		
I	4501	19281	343	887	1835	7789	2323	10605
II	5137	22046	240	643	2425	10328	2472	11075
III	3650	15657	264	810	1487	6457	1899	8390
IV	3591	16210	208	676	1643	7312	1740	8222
V	2908	12568	122	367	1265	5324	1521	6877
VI	3116	13088	201	561	1282	5518	1633	7009
VII	4877	20197	191	468	1969	8124	2717	11605
VIII	2193	10035	181	553	902	4123	1110	5359
IX	2036	8768	108	315	770	3314	1158	5139
X	3550	15230	130	343	1297	5469	2123	9418
XI	4226	18127	215	569	1749	7377	2262	10181
XII	4061	17113	134	381	1920	8154	2007	8578
XIII	2981	13094	119	324	1354	5893	1508	6877
XIV	3257	14075	52	173	1469	6202	1736	7700
XV	4325	17744	207	550	2025	8369	2093	8825
XVI	3793	16302	124	345	1764	7356	1905	8601
XVII	2476	10648	62	178	1242	5194	1172	5276
XVIII	7164	30315	166	425	2974	12202	4024	17688
XIX	4441	17564	148	406	1774	6948	2494	10210

Total	72283	308062	3215	8974	31146	131453	37897	167635
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Source: Food & Civil Supplies Department, Government of Mizoram.

1.13.ii. Data Source

The study uses a combination of secondary data and primary data. The secondary data is sourced from various sources like government publications, Reserve Bank of India (RBI) bulletin, UNDP publications, research papers, published documents, etc.

Secondary data is collected from published documents of the government, books, reports and journals, and research publications. Collecting first-hand information, as well as organizing and shifting secondary data make up the first phase of the study.

Primary data was collected during 2022-23 from the BPL families based on BPL Baseline Report 2016 through a series of questionnaires and interviews of the respondents within AMC area. Random sampling method was used for selecting the targeted sample. Since the targeted group are BPL families that have some inferiority complex to a large extent, Participatory Method was used in the data collection as people feel more relaxed and at ease using this methods.

1.13.iii. Sample Design

A Multi-Stage Cluster Sampling (MSCS) design has been adopted for the survey. The First Stage Units (FSU) is represented by Aizawl Municipal Corporation (AMC) Area and the Second Stage Units (SSU) are the 19 wards within AMC area. The Ultimate Stage Units (USU) are the BPL households within each ward. These household units are the final sampling units and the actual data source of the study.

Aizawl Municipal Corporation area has distinct socioeconomic profiles across different wards. As such, MSCS ensures that each cluster is represented in the sample, providing a more accurate representation of the population. MSCS helps in capturing geographical diversity among various localities, wards and neighborhood of AMC area. Besides, since poverty is a very sensitive topic, the use of MSCS helps in increasing the quality of the data collected, thereby reducing the sampling error.

a) Population: The 4042 BPL households represent the population of the survey according to the reports of the BPL Baseline Survey 2018, Mizoram Statistical Development Agency (MSDA). As per records of the Food and Civil Supply Department, Government of Mizoram, as of January 2024, there are 31146 Priority Household (PHH ration card holders) and 3215 Antyodaya Anna Yojana (AAY) card holders within AMC area.

b) Sample Size: 862 BPL households across 83 Local Councils within AMC area have been selected representing 21.3 per cent of the total BPL households within AMC (BPL Baseline Survey, Government of Mizoram, 2018). Of these, 628 BPL households belonging to Priority Household (PHH) are surveyed, covering every ward representing 7.5 per cent of the total PHH card holders within AMC area. The remaining 233 households surveyed are in the AAY category, representing 30.14 per cent of the total AAY households within AMC. More data is collected from AAY in proportion to their respective population as all AAY families belong to BPL but that is not the case for PHH card holders. Only those PHH card holders who belong to BPL families are selected.

c) Strata Allocation: Within each AMC Ward, the respective sample size has been allocated to two different strata in proportion to the BPL population subject to a minimum sample allocation of 20 BPL households to each Ward.

d) Selection of Respondent Households: In order to get genuine information from the targeted population, the sample BPL households for each of the 19 wards are selected by Simple Random Sampling- Without Replacement (SSSWOR). This ensures that each BPL household is selected only once.

e) Survey Period: The secondary data collected from reports are of the latest available editions. The primary data was collected in the year 2022-2023.

f) Reference Period: As the respondents were asked to recall and report on a number of items and fields with different recall periods ranging from 30 days, 365 days and up to 5 years in some cases (like assistance received from government schemes), the researcher uses a combination of Uniform Reference Period (URP) and Mixed

Reference Period (MRP) known popularly as Modified Mixed Reference Period (MMRP)

g) Calculation of Sample Size Using Yamane Formula:

Yamane's formula is:

$$n = \frac{N}{1+N-e^2}$$

where,

- n = sample size
- N = population size (4042)
- e = margin error (e.g, 0.05 for a 5% margin of error)

For this calculation:

- $N = 4042$
- $e = 0.05$ (5% margin of error)

Calculation:

$$n = \frac{4042}{1 + 4042 \cdot (0.05)^2}$$

$$n = \frac{4042}{1 + 4042 \cdot 0.0025}$$

$$n = \frac{4042}{1 + 10.105}$$

$$n = \frac{4042}{11.105}$$

$$n \approx 363.47$$

So, the sample size from Yamane's formula is approximately 363.

To further increase the level of confidence, we reduce the margin of error from 0.05 per cent to 0.03 per cent. This reduction in margin of error increases the required sample size, making it more precise as follows.

According to Yamane formula,

$$n = \frac{N}{1 + N - e^2}$$

Where:

- n = sample size
- N = population size ($N = 4042$)
- e = margin of error ($e = 0.03$)

Substituting the values into the Yamane formula:

$$n = \frac{4042}{1 + 4042 \cdot (0.03)^2}$$

Squaring the margin of error:

$$e^2 = (0.03)^2 = 0.00091204$$

Multiplying the population size by the squared margin of error

$$4042 \cdot 0.00091204 = 3.687$$

Adding 1 to the above result:

$$1 + 3.687 = 4.687$$

Dividing the population size by the above result:

$$n = \frac{4042}{4.687} \approx 861.87$$

Since we cannot have a fraction of a person, we round up to the nearest whole number. Thus, the appropriate sample size for a population of 4042 with a margin of error of 0.03 is approximately 862.

1.13. iv. Tools of Analysis

The secondary and primary data are examined using descriptive and inferential methods of statistical analysis. The data analysed are presented using tables, charts/figures, ratios, percentages, etc. The tools of analysis adopted objective wise is discussed subsequently.

Objective 1: To examine the socio-economic and livelihood conditions of the urban poor in Aizawl, secondary data collected from Census 2011, Household Consumption Expenditure Survey 2022-23 and National Family Health Survey Round 5 (NFHS-5) are examined using descriptive method and presented using tables and figures. Primary data collected from field survey are also analysed using descriptive methods, and figures and tables are used for presentation. The study also estimates variations on the variables across different wards of AMC in terms of socio-economic status using Coefficient of Variation. The hypothesis 1 (H_1) of the study was tested using one sample t-test.

Objective 2: To examine the impact of government schemes on the livelihood conditions of the urban poor, Multinomial logistic regression model is adopted. The specific model used in the study can be represented as.

$$\log \frac{Pr(y = k|x)}{Pr(y = K|x)} = \beta_0 + \beta_1 x_1 + \dots + \beta_p x_p [Neath, R.C. \& M.S. Johnson (2010)].$$

The present study is further specifically remodelled as,

$$\log \frac{Pr(Y)}{Pr(Y)} = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5$$

where, Y represents Income, x_1 represents New Land Use Policy (NLUP), x_2 represents Socio Economic Development Policy (SEDP), x_3 represents Pradhan Mantri Awas Yojana - Urban (PMAY – U), x_4 represents Pension, x_5 represents None (not receiving any schemes).

Objective 3: For examining the saving and consumption patterns of urban poor in Aizawl, descriptive method of analysis is adopted, and the findings are presented using figures and tables. The study makes a comparison of consumption and saving patterns of the beneficiaries of Antiyodaya Anna Yojana (AAY) households and those categorised as Priority Households (PHH). The variations on the consumption and saving patterns of the households across different wards of AMC are also examined by estimating Coefficient of Variation. Finally, the hypothesis 2 (H_2) of the study was tested using one sample t-test.

Objective 4: This objective aims to convey the voices of the urban poor households to the policy makers. Accordingly, the researcher listed the issues faced by the poor households in Aizawl from the field survey. The researcher met the concerned ministers of the Government of Mizoram and discussed the issues with them.

1.14. Chapter Divisions: The thesis is divided into six chapters as briefly discussed below.

Chapter 1 - Introduction: This chapter introduces the thesis by discussing the background, objectives, hypotheses, methodology, scope and significance of the study in examining the socio-economic conditions and livelihood challenges of the urban poor in Aizawl.

Chapter 2 - Review of Literature: This chapter reviews theoretical arguments and empirical findings from past studies, emphasizing challenges of urban poverty and livelihood of the urban poor at the international, national and state level.

Chapter 3- Socio-Economic and Livelihood Conditions of Urban Poor in Aizawl: This chapter presents findings from secondary and primary data on the socio economic and livelihood conditions of urban poor in Aizawl. It highlights how Aizawl's urban poor face challenges like unemployment, high living costs, and reliance on informal jobs.

Chapter 4 - Impact of Government Schemes on the Livelihood Conditions of Urban Poor in Aizawl: This chapter analyzes the impact of government schemes on the livelihood conditions of the urban poor in Aizawl using multinomial logistic regression method. The findings illuminate how government initiatives impact the lives of urban poor and also reveal implementation gaps.

Chapter 5 - Savings and Consumption Pattern of the Urban Poor: This chapter provides an examination of the savings and consumption pattern of the urban poor in Aizawl. The chapter underscores how the urban poor households

in Aizawl show low saving rates, high consumption of necessities and financial vulnerability, with government subsidies influencing consumption patterns.

Chapter 6 – Summary of Findings, Policy Recommendations, and Conclusion: This chapter presents a summary of the findings, policy recommendations and conclusions of the study. It also highlights the limitations of the study and scope for further research in the area of urban poverty and livelihoods in the state.

Chapter 2

REVIEW OF LITERATURE

2.1. Introduction

The literature review aims to synthesize existing research on the livelihood of the urban poor in Mizoram, focusing on identifying key themes, trends, and gaps in current knowledge. By examining the existing body of research, this review seeks to contribute to a deeper understanding of the complex issues surrounding urban poverty in Mizoram. The ultimate goal of this review is to inform the development of effective policies and interventions that address the livelihood needs of the urban poor in Mizoram.

The literature review of this study has been classified into the following six themes:

- 1) Socio-Economic and Livelihood Security
- 2) Cultural and Community Participation Approach
- 3) Development and Environmental Approach
- 4) Rural-Urban Migration
- 5) Housing, Slums and Deprivation of Basic Amenities
- 6) Government Schemes and Poverty Alleviation.

Nineteen (19) literature works have been reviewed under the Socio-Economic and Livelihood Security section covering international, national and local literature of published journals, government publications and survey documents. Sixteen (16) literature reviews were considered for Cultural and Community Participation Approach, twelve (12) Development and Environmental Approach literatures were reviewed, and ten literatures were reviewed in the Rural-Urban Migration Section. In the portion of Housing, Slums and Deprivation of Basic Amenities, as many as seventeen (17) literatures were reviewed and in the last section i.e., Government Schemes and Poverty Alleviation, thirteen (13) reviews were compiled. Altogether 87 literatures were reviewed along with a dozen thesis and multiple government publications, some of which are not mentioned in this chapter.

The present chapter is arranged into eight sections. Section 2.1 provides an overview of the themes covered in the chapter related to socio-economic conditions, environmental sustainability and poverty alleviation. Section 2.2 focuses on the

importance of securing economic opportunities and stable livelihoods for marginalized populations. Section 2.3 highlights the role of cultural practices and community involvement in achieving sustainable development. Section 2.4 discusses the relationship between developmental activities and environmental sustainability. Section 2.5 addresses the movement of populations between rural and urban areas and its socio-economic impact. Section 2.6 examines housing challenges, the growth of slums, and the lack of access to essential services for the urban poor. Section 2.7 explores the role and effectiveness of government programs in reducing poverty and improving livelihoods. Finally, Section 2.8 provides a brief recap of the main points discussed in the chapter.

2.2. Socio-Economic and Livelihood Security

The urban poor in India confront a multitude of challenges in their daily lives, including inadequate access to essential services, sub-standard housing, and limited job opportunities. Mizoram's capital Aizawl is no exception. As a result, research on livelihood has become a vital area of study, seeking to comprehend the delicate dynamics of poverty and vulnerability in urban environments. Existing research underscores the importance of livelihood approaches in tackling the multifaceted nature of poverty. Studies have revealed that the urban poor in India and Mizoram rely heavily on informal sector employment, which is characterized by meagre wages, lack of job security, and insufficient social protection (Unni, J., 1998 & Marchang, 2019).

Banks (2016) examines urban poverty in Dhaka, Bangladesh, highlighting livelihood limitations due to political and economic factors. The study reveals how informal settlements, lack of social protection, and exploitative labour markets perpetuate poverty. Context-specific policies and inclusive urban planning are recommended to address Dhaka's entrenched urban poverty.

Begging serves as a coping mechanism for poverty in urban Ethiopia. The study found that religious events attract large crowds and increase begging opportunities. Beggars face social stigma and marginalization; there is a need for alternative livelihood programs and social support.

Begum and Sen (2004) examine chronic poverty among rickshaw pullers in urban Bangladesh and highlight the complex relationships between livelihoods, health shocks, and chronic poverty in urban contexts. According to them, inadequate and limited social mobility, limited access to healthcare, lack of social protection and unstable income leads to perpetual poverty which is mostly inter-generational in nature. To address this problem, they suggested the introduction of livelihood stabilization programmes like enhancing education, supporting micro-finance institutions, providing social and health protection and giving skill training to enhance their livelihood outlook and choices.

Brownhill et.al (2016) examined the nexus between food security, gender, and resilience and found that normally, women bear the brunt of food insecurity due to gender disparities. This gender role influences food access, production, and distribution. Women's empowerment enhances household food security and resilience. Climate change and shocks exacerbate food insecurity, disproportionately affecting women. To solve this problem, he recommended i) gender-sensitive agricultural policies, ii) women's access to resources and markets and iii) climate-resilient agriculture.

Chawii (2007) examined natural resource-based income and livelihood initiatives in Northeast India. She showed the potential of natural resource-based livelihoods in Northeast India, emphasizing sustainable management and community involvement. She emphasized that while agriculture, handicraft, fishing, etc. provides valuable income and livelihood opportunities to the rural poor, at the same time, these forest-based livelihood carries with itself deforestation and depletion of resources. As such, she recommended the introduction of community-based initiatives like providing awareness to the public about the importance of sustainable management of resources, eco-tourism, market support and the integration of national poverty reduction strategies in tune with the requirement of the state.

Clancy (2004) explores the link between energy services and urban poor livelihoods. He argues that income generation, health, education and the extent of poverty is greatly influenced by access to energy. As such, he emphasizes the need for an alternative solution to energy in the form of Liquefied Petroleum Gas (LPG),

solar energy or providing energy to the urban poor at subsidised rates. The study highlights energy's critical role in breaking the poverty cycle and recommends integrated energy policies for urban development.

De Haan et.al's (2002) paper, "Methods for Understanding Urban Poverty and Livelihoods," offers a comprehensive approach to grasping the complexities of urban poverty. The authors emphasize the importance of considering multiple factors, including household livelihoods, social networks, and community dynamics to better understand urban poverty. The authors advocate for involving urban poor communities in the research process to ensure accurate and relevant data (Participatory Research Method) and advocated for a combination of qualitative and quantitative methods to provide a more comprehensive understanding of urban poverty.

Demewozu (2005) studied begging as a livelihood strategy among the poor in Addis Ababa, focusing on Orthodox religious ceremonial days. The research reveals that begging provides essential income for vulnerable individuals, including the elderly, disabled, and orphaned.

Essamuah and Tonah (2004) examined coping mechanisms for urban poverty in Nima, Accra, and Ghana and revealed that migration and diversification play an important role at the individual level and at the household level. Informal trading and artisan works are important livelihood supporters and limited access to healthcare, education and finance are the challenges faced by the urban poor which reflects low-level education and skill level of the family members.

Goswami, S. & Manna, S. (2013) examined the socio-economic conditions, livelihood strategies, and access to basic amenities of urban poor living in slums of Raipur city, India. The study highlights the vulnerabilities and deprivations faced by the urban poor in Raipur's slums, emphasizing the need for targeted interventions to improve livelihoods, infrastructure, and social services. This study provides valuable insights into the lives of urban poor in Raipur's slums, highlighting the need for context-specific solutions.

Lalrinkima (2014) investigated the impact of voluntary organizations on livelihood development in Mizoram. The study reveals that these organizations have played a vital role in tackling poverty, unemployment, and other regional development challenges. By providing essential services such as training, financial assistance, and support, voluntary organizations have empowered marginalized communities to enhance their livelihoods. Ultimately, the research emphasized the crucial role of voluntary organizations in fostering sustainable livelihoods and alleviating poverty in Mizoram.

Marchang (2019) analysed economic, occupational, and livelihood changes among Scheduled Tribes (ST) in North-East India and highlighted the challenges and changes faced by Scheduled Tribes in North-East India, emphasizing the need for targeted interventions. His study shows that there is a growing shift of livelihood patterns among the poor in tribal areas like decrease in reliance on forest resources, shifting from farm to non-farm sectors such as agriculture to services and construction, while still working in an informal sector of the economy. The remedy for combating poverty in the North-East must include strengthening of tribal-specific policies, as well as increased access to health, education and financial markets.

Parvin, M. & Hussain, M. (2019), in their study about Livelihood Status of Selected Slums of Visakhapatnam District, Andhra Pradesh, India, highlights the precarious livelihood status of slum dwellers in Visakhapatnam, characterized by low income, limited access to basic amenities, and poor education. They recommend targeted interventions to improve livelihood opportunities, infrastructure, and social services. This study provides valuable insights into the livelihood status of slum dwellers in Visakhapatnam. However, the limitations and scope for future research suggest opportunities for enhancement.

Ramaswamy & Kumar (2013) examined the livelihood sustainability of women weavers in Mizoram through cluster development and shows the significance of cluster development in sustaining livelihoods of women weavers in Mizoram, promoting economic empowerment and cultural preservation. These women weavers have contributed significantly to the families concerned. Their dedication and improved skills over the years led to increased productivity and competitiveness of

the final products, which in turn happens to be an important factor in the process of women empowerment. The author proposes the provision of credit facilities, training and marketing as a way of improving the conditions of the families who are sustaining their livelihood using weaving.

Ricci (2012) examines peri-urban livelihoods and adaptive capacity in Dar es Salaam. He found out that the peri-urban areas are often neglected by the urban development policy makers resulting in persistent poverty. The urban poor are facing multiple challenges like insecurity of land, inadequate access to basic services, food scarcity, etc. and in order to enhance the adaptive capability of the urban poor, more diversification of livelihood is needed. The study emphasizes integrating peri-urban areas into urban planning to improve livelihoods and resilience.

Rokanuzzaman et.al (2013) examined livelihoods of North Dhaka's slum dwellers, revealing low income, limited education, informal employment and poor living conditions as the main reasons of livelihood insecurity among the urban poor. The study also highlights the need for targeted interventions to improve livelihoods, infrastructure, and social services.

Sati (2019) analyzed livelihood strategies in agriculture-dependent communities in Mizoram, India. The study highlights the vulnerabilities and opportunities for improvement in livelihood strategies among agriculture-dependent communities in Mizoram. It has also unravelled the gender disparities in livelihood opportunities wherein agriculture and allied sectors is the mainstay of the rural community. Due to limited access to education, the farmers are not aware of the environmental impact of shifting cultivation which could have serious ramifications on future resources of the state if not addressed soon.

Unni, J. (1998), in an article titled "The Unorganised Sector and Urban Poverty: Issues of Livelihood," examines how shifts in urban policies affect the situation of workers in the informal sector. It starts by analyzing urbanization models, urban policies, and the characteristics of urban workers, including their education, skills, and the challenges they face. The paper highlights that the present urbanization model offers limited space and resources for the urban poor. This model

is capital and resource-intensive, prioritizing amenities for the urban elite through large apartments, shopping malls, and parking lots. The capital-intensive nature of urban development widens the gap between the rich and the poor, increasing the cost of basic necessities and rendering them unaffordable for the poor.

Victor and Makalle (2003) evaluate the Sustainable Dar es Salaam Project's impact on urban poor livelihoods and demonstrate that integrated approaches addressing poverty, environment, and social empowerment can sustainably improve urban livelihoods. He presented some basic policy changes for addressing urban poverty like encouraging micro-finance for increasing income of the people, giving more awareness on waste management and environment, strengthening the social and community structures as well as providing improved basic services like housing, shelter, water, sanitation, etc.

Vanromawia (2020) assessed the livelihood and living conditions of dragon fruit cultivators in Aizawl District, Mizoram and highlights the potential of dragon fruit cultivation in improving livelihoods in Mizoram, while emphasizing the need for addressing challenges and enhancing sustainability. Despite challenges like scarcity of funds, water, price fluctuations, dragon fruit cultivation helps relieve the economic burden of the farmers. It also led to increased income, employment and economic empowerment to the working class population, and suggested that in order to maintain the momentum, better training programmes for the farmers needs to be undertaken along with increased government support for irrigation, crop insurance and marketing of the products.

2.3. Cultural and Community Participation Approach

The cultural and community participation approach to urban poverty underscores the significance of engaging local communities and being culturally responsive in addressing the distinct challenges and needs of urban poor populations (Chambers, 1995). This approach acknowledges that urban poverty encompasses not only economic dimensions, but also social and cultural aspects, necessitating solutions that are informed by the cultural values, norms, and practices of the communities affected (Escobar, 1995). Furthermore, research has highlighted the significance of

social networks, community support and community-participation systems in enabling the urban poor to cope with poverty and vulnerability (Chawii, 2007). The role of Non-Governmental Organizations (NGOs) in dealing with urban poverty is most profound in Mizo society and they have played a profound role in uplifting the urban poor (Lalrinkima, 2014). Despite these research efforts, a substantial knowledge gap persists in understanding the livelihood strategies and challenges faced by the urban poor in Mizoram.

Agarwal, A.K. (2006) has pointed out the phenomenal growth of urbanization in Mizoram, its uncontrolled nature and measures to tackle this phenomenon. He pointed that Mizoram is the most urbanized state in India and there are 22 notified towns in Mizoram according to 2001 census. District-wise, Aizawl district with 56.42 percent urban is the most urbanized district. There is lack of coordination between urban planning, revenue and administrative functions. He also highlighted the need for taking immediate steps to notify municipal bodies in all the notified towns to take up appropriate measures for development of urban infrastructure and other civic services for the benefit of urban people. Besides, strengthening the federating role of towns with proper direction and stimulus is required in order to improve the quality of life in towns and to promote the overall economic growth in urban areas.

The study by Boonyabancha, S. & Kerr, T. (2015) explores how urban poor community leaders define and measure poverty, challenging conventional approaches. The authors conducted participatory research with community leaders in Bangkok, Thailand, and Manila, Philippines. This study contributes significantly to our understanding of urban poverty from the perspectives of community leaders, emphasizing the need for participatory and inclusive approaches.

Chamhuri et.al (2012) reviewed literature to develop a conceptual framework for urban poverty reduction and provides a holistic approach to addressing urban poverty, emphasizing policy coordination and community engagement. His approach includes giving more emphasis on education, health, housing, more social participation of the stake holders and accountability on the policy makers

encompassing environmental sustainability in order to achieve sustainable livelihood among the urban poor.

Chaudhuri (2013) examines the socio-economic profile of Kolkata's urban poor. His key findings include the existence of a very high informal sector dependence, limited education, poor living conditions (overcrowding, inadequate sanitation) and vulnerability to poverty and exploitation. The study underscores the need for targeted interventions, social protection, and inclusive policies to address Kolkata's entrenched urban poverty.

Christiaensen (2009), in his study on poverty reduction in Africa, acknowledged that the centuries old problems facing many African countries has decreased overtime but not subsided altogether. There has been significant improvement in the level of living of the African people especially after the new millennium. People have more choices in life, more jobs are being created, there is more stability and freedom in political, social and economic arena among the sub-Saharan African regions. However, compared to the rest of the world, this region still lacks behind in almost every aspect and a co-ordinated poverty-alleviation programme needs to be formulated and implemented among the African countries so as to reduce social evils emancipating from poverty and persistent inequality, and achieve sustainable development.

Farrington et.al (2002) explored sustainable livelihood approaches in urban areas and suggested that livelihood diversification and resilience, policy support and inclusive governance and urban-specific livelihood frameworks needs to be addressed first in order to provide sustainable livelihood to the urban poor. The study provides valuable lessons for urban development, emphasizing holistic and participatory approaches.

G. Kumar's (2013) case study examines resource ownership and village boundary demarcation in Tuichhuahen Watershed, Mizoram and his study reveals the importance of resolving resource ownership and boundary disputes for sustainable development and harmony among villages in Mizoram's hill terrains. He pointed out that due to the absence of a well-defined ownership of resources and overlapping

boundaries, conflicts over forest resources, land and water resources often crop up among the rural villages. As such, he recommended a clear-cut boundary demarcation by the authority and a community-led resource management in order to avoid this problem.

Kabir et.al (2000) examines the impact of sickness on livelihood security among urban poor in Bangladesh and highlights the devastating impact of sickness on urban poor households' economic stability and well-being. He found that more than 70 per cent of the urban poor do not have health insurance and more than 57 per cent of them suffers from sickness in a year leading to accumulation of debt, loss of income affecting their nutritional consumption of foods. So, he strongly suggested the creation of an affordable healthcare system for the poor to support them during illness and this will help them save some portion of their income to improve their living standards.

Urban Environmental Management (UEM) policies clearly need to address the problem of balancing the needs of the urban poor (equitable access to key resources, principally land and water) with potential gains from freeing urban land markets. For low-income individuals, efforts to clarify land ownership and promote urban land markets may result in forced displacement or unaffordable prices. Community-driven initiatives that reconcile traditional land access practices with individualized land tenure could contribute to more equitable urban land policies. Local systems governing access to land, water, and other resources often rely on patron-client relationships and informal social networks connecting rural and urban areas. Recognizing and incorporating these systems into formal individual tenure-based frameworks is crucial for effective land access policy (Kate, 2000).

K.P. Kumaran's (1999) article based in Nagarlok highlights that poverty alleviation has been a key objective of India's planned development initiatives. Drawing from his experience in Kerala, Kumaran notes that economic growth alone is insufficient to benefit the poor, leading to the implementation of targeted anti-poverty programs aimed at enhancing the assets and income of disadvantaged groups. He emphasizes the crucial role of Urban Local Bodies and, in particular, the

importance of empowering women in society to drive positive change and improve living conditions.

Lalchhuanawma & David V. Khiantge (2018) in their research paper , “Urban Governance in Aizawl: Challenges before Urban Local Bodies (ULB) towards Development,” stressed the various challenges facing the urban local bodies such as collection of taxes, solid waste management, finance impropriety on the part of the state government, administrative inconvenience, implementation of building regulations etc, and the need for speedy releasing of timely funds and co-operation among the Local bodies, AMC and the state government.

Lyngwa & Sahoo (2024) examined the impact of COVID-19 on street vending in tribal areas, specifically Aizawl, Mizoram and the study provides a ground-level perspective on the resilience and challenges faced by street vendors in tribal Aizawl during the pandemic. Covid-19 led to severe economic strain and hardships to every working class especially to street vendors. Lack of insurance and inability of the government to support their cause further aggravated their economic loss. However, the author is quite impressed by the resilience and adaptability of the tribal vendors by adopting online and digital platform for trading and diversification of their products and services to the people.

Preet et.al (2009), in an article titled “Gender Dimension Of Urban Poverty” highlighted the magnitude and intensity of urban poverty affecting women, as well as ascertaining the discrimination and inequalities urban poor women face in terms of education and work. The severity and impact of urban poverty on women, as well as the identification of discriminatory practices and inequalities faced by urban poor women in education and employment, are pressing concerns. Urban poverty affects women in multiple ways, encompassing various dimensions. Women form a distinct group with unique characteristics that warrant further investigation. Notably, single women, including those unmarried, divorced, separated, or widowed, are disproportionately vulnerable among urban households. Furthermore, factors beyond income and consumption levels can play a crucial role in understanding and addressing urban poverty.

Puniyani (2011), in his article titled “Sectarian Violence and Urban Poverty” has attempted to understand the relationship between growing urbanization since independence in India and the consequent rise in urban poverty and sectarian violence among the urban poor. Prior to the emergence of new urban elite groups, a segment of the trading community had already begun supporting divisive politics, which fuelled sectarian violence in the pre-1980s era. The dynamics and drivers of violence underwent a shift, and from the 1980s onwards, a new layer of social groups espoused communal ideology, orchestrating violence targeting minority communities. In the wake of these catastrophic events, minority groups began concentrating in specific urban areas as a means of ensuring physical safety amidst recurring violence.

Rocky (2013) conducted socio-economic and ecological studies on home gardens in undivided Aizawl District, Mizoram and shows the significance of home gardens in Mizoram, contributing to sustainable livelihoods, biodiversity conservation, and ecological balance. Gardening could be an important source of income or supplemental income earner contributing to increase employment, food security and helps in conservation of resources. In order to sustain a vibrant gardening activities, training and incorporation of scientific innovations with integrated farming is required along with policy support from the government.

Sinha (2015), in his review of the book “Urban Poverty in India (Issues and Policies),” discusses fresh perspective on the linkages between various dimensions and linkages of urban poverty in India. The study addresses several critical inter-connected policy issues especially women as a marginalized section amongst the urban poor, eradication of urban poverty and access to basic services.

Yagnik (2009), in their article titled “Changing Sectoral Profile Of Urban Economy And Implications For Urban Poverty,” examines urban poverty in relation to shifts in sectoral composition and employment patterns over time and space, as well as wage disparities across economic activities. The study notes a significant transformation in the employment structure over the past two decades (NSSO 38th to 61st round), characterized by a substantial increase in self-employment among males and females between 1999-00 and 2004-05, and a decline in casual labour

employment for both sexes. According to the data, the author reports that 83% of males and 81% of females are engaged in either self-employment or casual labour.

2.4. Development and Environmental Approach

The development approach to urban poverty stresses the importance of achieving sustainable economic growth, generating employment opportunities, and ensuring access to essential services like healthcare, education, and sanitation. However, environmental degradation and the lack of access to natural resources can worsen urban poverty, underscoring the need to integrate environmental concerns into poverty reduction strategies (Hardoy et.al, 2001). Studies have demonstrated a strong link between urban poverty and environmental factors, including substandard housing, inadequate waste management, and limited access to clean water and sanitation (Bartone et.al, 1994). By tackling these environmental challenges, cities can effectively reduce poverty and enhance the overall well-being of their residents.

Brown et.al, (2015) in their article titled, “A refugee in my own country: Evictions or property rights in the urban informal economy?” pointed out the results of major evictions and street clearance in cities of Tanzania and Dakar during 2006-07 on the lives of the urban poor. Their study revealed that there is growing persecution and exclusion of informal workers of the economy in city streets where millions of street vendors and small traders are the prime targets of government controls and regulations thereby increasing the hardships of the urban poor. The study also stressed on the importance of evading force evictions and devising laws for achieving security of tenure for the tenants.

Hashim (2010) in his article “Economic Development and Urban Poverty”, explores the interplay between urbanization and economic growth in India, shedding light on the rapid pace of urbanization and its implications for the country's economic development. A striking aspect of urban poverty in India is its concentration in small and medium-sized towns, where over 25% of the urban population resides in poverty. While larger cities exhibit a lower incidence of poverty, the urban poor in these areas face severe shortages of basic necessities such

as housing, sanitation, and healthcare. This disparity highlights the need for targeted interventions and policies that address the unique challenges of urban poverty in different contexts.

Iwaloye et.al (2021) in their research paper “Poverty as an Impediment to Economic Growth and Development: Perspective on Education in Nongoma Area of Zululand District of Kwazulu Natal” pointed out how poverty is closely inter-linked with that of poverty in African countries and this vicious circle of poverty is directly responsible for the overall economic backwardness of the entire sub-continent.

Krishnan (2018) examines the intersection of development, environment, and livelihoods of the poor in Northeast India and emphasises the need for balanced development that considers environmental and social impacts on the poor in Northeast India. Unregulated and over-utilization of resources in the areas led to large scale environmental degradation, the consequence of which is borne by the whole community. As such, awareness is needed to integrate their livelihood with that of the environment in order to achieve sustainable livelihood among the poorer section of this Northeastern area of India.

Farvacque and McAuslan (1992) emphasise in their study that urban environmental policy has increasingly sought to prioritize the issue of land tenure and management. A particularly pressing concern is how to accommodate competing demands for land use in urban areas and on the rapidly changing peri-urban fringe.

Munywoki (1994) stressed the need to address poverty around the world in order to sustain the development initiatives of the world. Munywoki's paper explores the concept of the "culture of poverty," which refers to the values, attitudes, and behaviours that perpetuate poverty among certain groups. He argues that poverty is not just an economic issue, but also a cultural one. He also highlights the importance of understanding the cultural dimensions of poverty and addressing these underlying factors in order to achieve sustainable development and poverty reduction.

Olajide and Lawanson (2014) examined climate change's impact on low-income coastal communities in Lagos, Nigeria. Livelihood of the urban poor is badly influenced by erosion, saltwater intrusion and flooding in the study area along with

weak social media network and limited resources. Recommendations include adaptive urban planning, infrastructure upgrades, livelihood diversification, and social protection policies.

Paul et.al (2019) investigated the relationship between livelihoods and climate change vulnerability in Guwahati, Northeast India and highlighted the importance of livelihood considerations in urban climate change adaptation policies. The study found that the most vulnerable among the urban poor are those engaged in informal sectors of the economy. While limited access to resources increases vulnerability, diversity of livelihood on the other hand, reduces vulnerability. The study advocated for climate education and awareness along with social protection programmes to combat urban poverty.

Prabhakar, A.C. (2009), in his article “Political Economy of Globalisation, Poverty and Inequality –A Study of India, China, USA and the OECD Countries”, reveals that despite notable advancements in technology and rapid growth in trade and investment during the globalization era, poverty, widespread unemployment, and inequality have intensified. This paper investigates the underlying causes of poverty, unemployment, malnutrition, and inequality, attributing the plight of urban poor worldwide to the consequences of imperialist-driven globalization.

Purkayastha (2018) examines sustainable development and welfare policies among marginalized Mizo communities and emphasizes the need for tailored policies addressing the unique needs of marginalized Mizo communities, ensuring sustainable development and social welfare. The difficulty of the terrain leading to geographical isolation, poverty, limited access to healthcare and education, cultural isolation are some important factors in the way of sustainable livelihood. The suggested solution to these problems includes strengthening of social protection programmes, provision of education, health facilities through government schemes addressing the local needs and community-led development initiatives.

Schilderman and Lowe (2002) analysed the impact of regulations on urban development and livelihoods of the urban poor and shows that the unintended consequences of regulations on urban poor's livelihoods, emphasizing the need for

inclusive and flexible urban planning. They argued that too many regulations lead to unregulated economic activities, corruption and increase poverty rather than reducing it and recommended for the regulations to be more flexible to accommodate the urban poor.

Shitole, G.Y. (2014) in his article “Urban Poverty Management in India with special Reference to Micro-finance to Urban Poor in Mumbai” explores the complex nature of urban poverty in India, identifying key factors that contribute to it. He examines poverty alleviation programs, with a focus on microfinance as an innovative solution. The author argues that microfinance is particularly relevant in urban centers like Mumbai and concludes that addressing urban poverty is relatively easier than tackling rural poverty, as urban poverty is less likely to persist across generations. Microfinance is presented as a powerful tool for individuals from various backgrounds to contribute to making Mumbai a more livable and investable city

2.5. Rural-Urban Migration

The rural-urban migration approach to urban poverty emphasizes the significant contribution of rural-urban migration to urban poverty, as migrants from rural areas often face barriers in accessing education, skills, and employment opportunities in urban centres (Todaro, 1976). Studies have revealed that rural-urban migration is frequently prompted by poverty, limited job opportunities, and environmental degradation in rural areas (Harris & Todaro, 1970). The large-scale influx of rural migrants into urban areas can intensify competition for scarce resources, thereby worsening urban poverty (Ravenstein, 1885). To effectively address rural-urban migration and urban poverty, policymakers must develop a nuanced understanding of the intricate relationships between rural and urban areas.

Bhagat et.al (2020) examines the impact of COVID-19 on migration and livelihoods in India. The study highlights massive reverse migration, livelihood losses, and exacerbation of existing socio-economic inequalities and underscores the need for proactive policies addressing migrant vulnerabilities and promoting

inclusive recovery. Challenges include inadequate government support, lack of social security, and disrupted supply chains.

Chatterjeeinan, C.B.'s (2004) article titled "Mapping the Health Vulnerabilities of Poor Migrants in Urban Areas" examines the health requirements of migrants to urban areas and the corresponding measures taken by state and central governments to address their needs. However, many of these migrants, who comprise a significant portion of the urban poor, often have their medical and health needs neglected by the state. The writer highlights the growing importance of the relationship between mobility and health. Mobility and migration have far-reaching impacts on the health of individuals on the move, as well as the communities they interact with, whether temporarily or permanently, and the communities they return to. Cities bear a disproportionate burden of disease, largely due to the concentration of vulnerable populations, including rural-to-urban migrants, who are often the poorest and most susceptible to illness.

Dasgupta (1996) and Kadekodi (1995) have suggested that when resources are depleted, the poor suffers most because of its dependence on natural resources. For urban environment, a polluted environment affects the poor more. This research explores the critical issue of managing natural resources in a sustainable manner, which is essential for achieving sustainable development. This investigation delves into the challenge of balancing natural resource utilization with long-term sustainability, a crucial aspect of sustainable development.

Das (2022) examines living conditions of slum dwellers in Siliguri Municipal Corporation Area and highlighted the main reason of poverty among slum dwellers as overcrowding, poor sanitation, inadequate healthcare, limited education and a significant health risk (low immunization, water-borne diseases). The study recommends policy interventions for improved infrastructure, healthcare, and education, emphasizing holistic development and social inclusivity.

Ramlina's (2014) study on poverty in Mizoram highlights the disproportionate prevalence of poverty in rural areas compared to urban areas. The research reveals that the majority of the poor in Mizoram reside in rural areas,

outnumbering their urban counterparts. This significant concentration of rural poverty creates a large pool of potential migrants seeking better economic opportunities. The study suggests that addressing rural poverty is crucial to reducing migration and promoting sustainable development in Mizoram. His findings emphasize the need for targeted poverty alleviation programs in rural areas to mitigate the root causes of migration.

Singh, D.P. (2009), in his article “Poverty and Migration: Does Moving Help?” examines the impact of migration on urbanization in India. The study analyzes census and National Sample Survey data to understand migration patterns, including levels, types, duration, and purpose, across various urban centers in India. The findings reveal an increase in interstate migration to urban areas, with significant growth in rural-to-urban migration among both male and female migrants, while urban-to-urban migration has declined.

Suante (2018) explored the experiences of Myanmarese migrant women workers in Mizoram, India, highlighting mobility as a livelihood strategy and the study sheds light on the complex experiences of Myanmarese migrant women workers in Mizoram, emphasizing the need for protective measures and supportive policies. These migrant workers face challenges like language barrier, difficulty in social and cultural alignment with the local norms, separation from families and sometimes suffers some form of exploitation. Since most of them are not recognised by India, even the state government face difficulties in providing social protection and regulated migration policies for them to have a safe and dignified working condition in Mizoram.

Tacoli, C. (1998) in an article titled, “Bridging the divide: Rural-urban Interactions and livelihood Strategies” highlighted the linkages between the rural and urban areas, identify the common problems facing them and suggests ways for improving the economic status of the general population across the divide. Due to the continued operation of vicious circle of poverty in many places of the world thereby depriving millions of basic necessities like access to clean drinking water, houses, foods, electricity, etc. Many of the migrant population fail to get a secure job making it harder for them to support themselves let alone supporting their relatives who

stayed back at the rural areas. As such, the paper suggested that there needs to be a balanced regional development encompassing the rural and urban areas by taking measures to address social inequalities, improving access to information, resources so that a stable link could be maintained that supports both the rural and urban population and reduce poverty.

Thanga (2016) examined housing problems of urban poor in Aizawl, Mizoram and concluded that large scale and unchecked migration of rural workers to urban areas leads to overcrowding, poor sanitation problems, housing crisis, increase in rent, etc. further complicating the livelihoods of the urban poor. Enhancing the level of government support and funding, providing affordable housing like Basic Services to the Urban Poor (BSUP) is the need of the hour as solving the problems of housing is crucial for urban poor.

2.6. Housing, Slums and Deprivation of Basic Amenities

The widespread presence of slums and substandard housing in urban areas is a significant driver of urban poverty, as it perpetuates the denial of fundamental necessities like clean water, sanitation, and electricity (Davis, 2006). The absence of access to these essential services intensifies the vulnerability of urban poor populations, ensnaring them in a cycle of poverty and eroding their overall well-being (UN-Habitat, 2010). Studies have demonstrated that the deplorable living conditions in slums, characterized by overcrowding, inadequate ventilation, and poor waste management, have severe health repercussions for residents, thereby reinforcing poverty (WHO, 2018). To effectively alleviate urban poverty and enhance the living standards of the urban poor, it is crucial to address their housing needs and provide access to basic amenities.

Crawford and Bell (2011) in their journal paper titled, “Analysing the Relationship between Urban Livelihoods and Water Infrastructure in Three Settlements in Cusco, Peru” examines the impact of water infrastructure on the Livelihoods of urban poor. The paper highlights the sorry affairs of vulnerability perpetrated towards the urban poor as indicated by unequal access to sustainable clean water supply which is vital for development. Denial of clean water supply to

urban poor is both the cause and symptom of inequality that hampers the overall development of the cities. Deprivation of access to clean water to a large section of the city residents increases the vulnerability of households and hampered their health, education and productivity. Therefore, it is suggested that the local governments, municipal corporations and the public at large should co-ordinate their efforts in achieving sustainable supply of clean and sufficient water supply to each household so as to close the gap of inequality and remove urban poverty.

Gilbert and Varley (2002) in their book, "Landlord and Tenant Housing the Poor in Urban Mexico" looked into the complex link between landlords and the tenants in the urban areas inhabited by the poor as part of a wider programme of research into rental housing started by the University College London since 1977. The research focused on public intervention, housing, and land use in cities such as Bogotá, Mexico City, and Valencia. The study revealed that Mexico's primary policy objective is to promote home ownership, despite evidence suggesting that encouraging self-help construction is a more effective strategy for improving rental housing. Ultimately, the book acknowledges that it cannot provide a definitive solution to the complex urban tenancy challenges facing Mexico.

Gopal and Nagendra (2014) investigate the role of vegetation in Bangalore's slums and found that Urban green spaces enhance livelihoods through food, fuel, and medicine. Vegetation vastly improves mental and physical well-being among slum residents and the community-managed gardens foster social capital and community engagement. As such, they strongly recommended for the integration of urban agriculture into slum development initiatives and promote urban forestry and community-led green space management for environmental benefits.

Hossain (2005) examines poverty, household strategies, and coping mechanisms in Dhaka City, Bangladesh, using the livelihood framework and highlights the resilience and resourcefulness of urban poor households in Dhaka City. His key findings are that the Urban poor households employ diverse strategies to cope with poverty like reducing food consumption, selling of their assets, borrowing from the money lenders or from informal sources. He pointed out the social networks and community support play a crucial role. As such, he supports the strengthening of

social protection schemes and encourage self-employment and a targeted poverty alleviation policy.

Iyenda (2002), “Urban poverty and households’ livelihoods: sociological study of strategies for development of Congolese cities”, emphasizes the importance of promoting gender equality in household decision-making to enhance women's participation in urban development. The research investigates the living conditions of Kinshasa's poor amidst the country's economic crisis, focusing on the phenomenon of street enterprises. Although street enterprises provide employment opportunities for many urban poor, they have not effectively addressed poverty and its associated issues, including unemployment, illiteracy, disease, and inadequate housing. The paper concludes by advocating for the eradication of corruption, mismanagement, and authoritarianism, and increased participation of the poor in the development process.

Karne (2009), in his article “A Need to Re-emphasise the role of Public Health Care in India”, discusses the Millennium Development Goals (MDGs) and their associated health objectives. The author argues that access to improved infrastructure is essential for creating an environment that supports the achievement of the MDGs. The author also emphasizes that the public sector should continue to play a vital role in providing essential services such as family welfare programs, maternal care, and disease control, albeit in a decentralized framework, as these services have far-reaching positive impacts on key health indicators.

Kundu (2011) presents an article titled "Access to Basic Amenities and Urban Security: An Inter-state Analysis with Focus on Social Sustainability of Cities", which provides an overview of the urban poor's access to basic amenities across Indian states. The article examines the issue of social insecurity, highlighting the urban poor's lack of access to housing and basic amenities, and its consequences on community relationships and the strained microenvironment.

Lallawmzuala (2018) assessed urban housing, drinking water, and sanitation in Mizoram. Key findings and highlights the urgent need for upgrading urban infrastructure in Mizoram to address housing, water, and sanitation challenges. The

prevalence of overcrowding, shortage of housing facilities, inadequate access to clean drinking water, insufficient infrastructure and poor waste management aggravated the precarious conditions of urban dwellers especially the urban poor. So, introduction of proper waste management system, provision of sufficient clean drinking water and affordable housing should be the priorities of the policy makers without which the overall development of the most populous city in the state will remain more or less stagnant.

Mandal and Mandal (1983) investigated the effects of industrialization on tribal populations residing in the Hatia and Adityapur slums of Jamshedpur, Jharkhand. The research concentrated on key aspects of their lives, including living conditions, spatial constraints, migration trends, and educational attainment. The study sought to understand how industrialization had shaped the socio-economic circumstances of these tribal communities. Mandal and Mandal's findings offered valuable perspectives on the difficulties encountered by tribal communities as they adapted to urban industrial settings. The study's outcomes have significant implications for policymakers and development agencies working to address the needs of tribal communities in industrialized regions.

Minnery et.al (2013) examined slum upgrading and urban governance in three South East Asian cities namely Jakarta, Indonesia, Manila, Philippines and Danang, Vietnam and highlights the importance of collaborative governance and community involvement in effective slum upgrading initiatives. To him, securing affordable housing critical for slum dwellers and community engagement and participation is badly needed for upgrading the slums all of which requires strengthening of political will, community participation and enlarging institutional capacity on the part of the government.

Rao (1999) presents a thorough examination of the role of infrastructure in urban development. Rao categorizes urban infrastructure into two main types: physical infrastructure, encompassing essential services like water supply, drainage, electricity, waste management, and social infrastructure, comprising facilities such as education, healthcare, and community services.

Rocha (2006) explores cumulative disadvantage among urban poor, highlighting how asset depletion accelerates poverty and emphasizes the need for asset-building programs, social protection policies, and community-based initiatives to break cycles of disadvantage. According to him, the main causes of urban poverty are lack of savings, inadequate housing facilities, social and financial exclusion, limited access to healthcare, education, employment, etc.

Nanda, A.R. (2011) analyzes the state of health and education in urban India in the article "Access to Urban Poor to Education and Health". The study examines changes in access to health and education services in urban India, highlighting both improvements and declines, as well as the challenges faced by the urban poor in accessing these services. The article also provides recommendations for future health and education policies.

Lalhlupuii (2013), "Dynamics of Urban Poverty in Mizoram: Lived Experiences of the Poor," highlights how the urban poor are characterized by insecure and precarious employment, inadequate skills, uncertain land and housing rights, substandard living conditions, and restricted access to essential services like education, healthcare, and finance, rendering them extremely vulnerable. There is a pressing need for authorities to address these issues in order to achieve a poverty-free Aizawl.

Singh (2008) explores the plight of Delhi's urban poor in his article "Delhi-City Water Supply and Urban Poor", analyzing the city's water supply and its impact on this vulnerable population. The study reveals a stark inequity in water distribution within the city. The privatization of water supply would have devastating consequences for the urban poor, but due to intense public pressure, the Delhi government withdrew its World Bank loan application for DWEPP in October 2005, offering some respite. Nevertheless, significant efforts remain to be made to ensure the urban poor's access to basic civic amenities.

Hari (2022) presents the undated living conditions of the slum population across India and suggested that it is the shared responsibility of the Central, State and

Local governments in collaboration with civil societies and NGOs to co-operate in fighting the menace of poverty together.

The 69th Round of the National Sample Survey (NSS) on 'Urban Slums in India, 2012' was conducted from July to December 2012. This survey focused exclusively on urban slums, following previous surveys in 1976, 1993, 2002, and 2008-09. The survey defined slums as both notified and non-notified areas. Notified slums are those officially recognized by state governments or local authorities, while non-notified slums refer to compact settlements with poorly built tenements, lacking basic amenities. Key aspects of the survey included collecting data on the living conditions, amenities, and services available in urban slums. The survey aimed to provide insights into the lives of slum dwellers and inform policy decisions to improve their living conditions.

2.7. Government Schemes and Poverty Alleviation

The Indian government has launched several initiatives aimed at alleviating urban poverty that focuses on providing affordable housing and essential services to disadvantaged urban populations (MoHUPA, 2013). Empirical evidence suggests that these initiatives have yielded positive outcomes in reducing urban poverty, particularly in enhancing access to housing, sanitation, and healthcare (Kundu, 2014). Nevertheless, research has also underscored the limitations and challenges inherent in these schemes, including insufficient funding, inadequate implementation, and a lack of community engagement (Bhan, 2013). Despite these challenges, government-backed poverty alleviation programs remain a vital strategy for addressing urban poverty in India.

Awmpuia (2021) evaluated the administration of Northeast Rural Livelihood Project (NERLP) in Aizawl District, Mizoram and the positive impact of NERLP on rural livelihoods in Mizoram, emphasizing the need for sustained support and capacity building. According to his study, insufficient allocation of resources, meagre funding and limited infrastructure are the main concern in the way of sustainable livelihood in Aizawl District. He suggested the strengthening of community institutions, increasing women participation in economic activities, improving

financial support and skills training for solving long term livelihood problems in the region.

Ellis and Mdoe (2003) in their paper, "Livelihoods and Rural Poverty Reduction in Tanzania," explores the complex relationships between rural livelihoods and poverty reduction strategies in Tanzania. The authors highlight the country's low Human Development Index ranking of 140 out of 162 countries in 1999, with a score of 0.436. Overall, Ellis and Mdoe's research provides valuable insights into the complexities of rural poverty in Tanzania and offers practical recommendations for policymakers to develop effective poverty reduction strategies

Yadav (2014) in his paper, "Assessment of pro-poor urban reforms with specific reference to basic services to the urban poor (BSUP) and Rajiv Awas Yojana" highlighted the Magnitude and dimension of urban poverty and it manifest itself in the emergence of exclusionary urban processes characterised by lack of basic services to slum dwellers and low-income groups. It stressed the needs for a slum free India can be achieved if the government schemes are effectively implemented across the country.

Mahadevia (2009) examines the challenges of land use planning, government regulations, and the right to housing and land for urban poor in the article "Urban Land Market and Access of Poor". Various Indian government policy documents emphasize the importance of providing land and housing to urban poor, yet despite this acknowledgment, affordable housing remains an unfulfilled aspiration. The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) also acknowledges the need to address the housing needs of the urban poor. Over the past decade, economic reforms have led to distinct trends in the land markets of major metropolitan cities worldwide.

Mathurina's (2007), paper entitled "Alleviating Urban Poverty: Income Growth, Distribution, or Decentralization", highlighted public policies for urban poverty alleviation in India and the postulates underlying them. The paper sets the stage for a discussion on public policies by highlighting the persistent growth of urban poverty in India, even in states with above-average per capita GDP, which

raises concerns about the efficacy and direction of existing policies aimed at reducing urban poverty. The paper then explores three key questions: What public policies have been implemented to alleviate poverty? What underlying assumptions guide these policies? Where do public policies require strengthening?

Palnitkar (2014), in her study titled “The Millennium Development Goals & Role of Cities” has analysed the importance of the MDG’s and India’s position in accordance with the MDG’s and key areas of impact. The Millennium Development Goals (MDGs) have been widely adopted as a benchmark for assessing development progress. Since India's independence, the government has initiated numerous programs aimed at alleviating urban poverty, ranging from the Economically Weaker Section Housing scheme in 1952 to the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in 2005. JNNURM introduces a new approach to inclusive urban development, focusing on building holistic and inclusive urban communities

Gupta and Pratap (2001) article evaluates the Swarna Jayanti Shahari Rojgar Yojana (SJSRY) in Madhya Pradesh. The authors focus on two key components of the program, assessing their effectiveness. They also examine the role of Urban Local Bodies in implementing SJSRY. The study provides valuable insights into the program's impact and the broader effects of urban development initiatives in the state. The findings highlight the importance of effective implementation and coordination.

Ramesh (2011) in his article “Urban Poverty Issues in India –Challenges and Responses” looks at the growing pace of urbanization where the level of growth is creating heaving fault lines beneath the urban surface, most of which citizens have little control over. The author uses Bangalore as a case study, highlighting how the city's leadership is ill-prepared to provide effective governance, both currently and in the face of future challenges. At its core, there are concerns about the government's ability to deliver fundamental services that ensure a decent quality of life for urban residents. This issue disproportionately affects economically disadvantaged urban populations, who lack access to basic necessities like water, sanitation, housing, healthcare, and education.

Rao (2008) examines the provision of basic services to the urban poor in his article "Basic Services for Urban Poor-Innovative Actions and Interventions". Access to land, shelter, and basic services is crucial not only for the physical well-being of the urban poor but also for their economic livelihood. The city administration plays a significant role in shaping the extent and nature of poverty through its policies and actions regarding the provision of basic services, shelter construction, and improvement.

Ray (2010) evaluated Ahmedabad's Udyam Mitra Excellence in Entrepreneurship Development (UMEED) program, supporting urban poor livelihoods through micro-enterprise development, skill training, and social mobilization. The study suggested an increased access to credit, skills and entrepreneurship to combat urban poverty and to increase the level of income and employment level.

Risbud (2009), in his article, "The Poor and Morphology of cities" presents the trends and patterns, growth of urban poor settlements over last decade across states, identification of problems of living conditions in slum areas, assessment of the improvements made over the last decade and evaluating the programmes and schemes currently being implemented in the country by Central, State and Local Governments including the recent initiatives of JNNURM. She gave examples of Delhi, Mumbai and Kolkata.

Rosangpuia (2021) evaluated urban development programs in Mizoram, focusing on poverty alleviation and found that there is insufficient community participation and awareness about the urban development programmes in Mizoram leading to limited success of policies and failure to address the intended target. He found that the problem lies with their effective implementation and monitoring system that needs to be addressed by the competent authority. As such, he recommended for more community participation, integration of urban development programmes and awareness and goes for a more holistic approach to combat urban poverty.

The National Institute of Rural Development (NIRD) conducted a comprehensive study in 2008, as mandated by the Northeastern Council (NEC), to investigate the underlying factors contributing to poverty in the Northeastern region. The study aimed to gain a deeper understanding of the complex issues surrounding poverty in the region and to assess the effectiveness of existing poverty eradication policies. Additionally, the research sought to examine the various dimensions of poverty, including its prevalence, depth, and severity, in order to inform evidence-based policy decisions. The study's findings provided valuable insights into the nuances of poverty in the Northeastern region, highlighting the need for targeted and context-specific interventions. By examining the status of poverty dimensions, the study contributed to the development of more effective poverty reduction strategies in the region.

2.8 Chapter Summary

The theoretical and empirical literature consistently highlights urban poverty as a pressing challenge in both developed and developing countries. Rapid urbanization, while often associated with economic growth, has simultaneously intensified inequalities, resulting in the marginalization of vulnerable populations in urban areas. In India, the accelerated pace of urbanization has brought forth multiple issues, including lack of livelihood opportunities, income insecurity, housing shortages, and deprivation of basic amenities such as water, sanitation, and electricity. These challenges are particularly relevant in regions like Mizoram, where urbanization has been accompanied by socio-economic disparities and a growing need for sustainable livelihood strategies. Addressing urban poverty requires a multidimensional approach that considers economic, social, and environmental factors, ensuring that the benefits of urban growth are inclusive and equitable.

In Mizoram, urban poverty manifests through limited access to stable income opportunities, increasing dependence on government welfare schemes, and an inadequate supply of affordable housing, especially in urban centres like Aizawl. The socio-economic and livelihood security challenges discussed in the previous section

underscore the need to explore the structural causes of poverty, such as migration, informal employment, and insufficient government interventions. Furthermore, the cultural, community-based, and environmental approaches to addressing poverty highlight the importance of localized strategies that align with the socio-cultural context of the region. By examining these underlying issues, policymakers can better understand the dynamics of urban poverty and design targeted solutions that foster sustainable livelihoods and improve the quality of life for urban poor populations in Aizawl and across Mizoram.

Chapter 3

SOCIO ECONOMIC AND LIVELIHOOD STATUS OF URBAN POOR IN AIZAWL

3.1. Introduction

Socio-economic status refers to the relative position an individual, a family, or a group holds within a societal hierarchy according to its access to power-overvalued goods such as wealth or social recognition and privileges (McLoyd, 1998). According to Braverman et.al (2005), socioeconomic status refers to the absolute or relative levels of economic resources, power, and prestige closely associated with the wealth of an individual, community, or country. It is a multidimensional construct comprising multiple factors, such as income, education, employment status, and other factors (Havranek et.al, 2015).

In this chapter, the study examines the socio-economic and livelihood status of people in Mizoram both using primary and secondary data. Firstly, a glimpse into the socio-economic status of the rural and urban areas of Mizoram is presented using the data from Census 2011, Household Consumption Expenditure Survey (HCES) 2022-23 and National Family Health Survey Round 5 (NFHS-5). Secondly, to provide a deeper understanding of the socio-economic status of the urban poor in Mizoram, the socio-economic and livelihood status of the urban poor households across different wards of the Aizawl Municipal Corporation (AMC) is presented using tables, charts and figures using primary data collected through field survey. We also estimate variations across different wards or of AMC in terms of socio-economic and livelihood status using Coefficient of Variation (CoV).

The chapter is divided into seven sections. Section 3.1 introduces the chapter by discussing the relevance of examining socio-economic and livelihood conditions of the urban poor. Section 3.2 gives an overview of the socio-economic status of the urban poor in Mizoram. Section 3.3 gives an examination of the situation of urban poverty and livelihood conditions in Mizoram and Section 3.4 analyses the livelihood conditions of urban poor in Aizawl. Section 3.5 gives the estimates of variations in the socio-economic status of urban poor in Aizawl and Section 3.6 gives the result of the testing of hypothesis 1. Finally, section 3.7 summarizes and concludes the chapter.

3.2. Overview of Socio-Economic Conditions in Mizoram

In Mizoram, the economy is predominantly agrarian, still relying heavily on shifting cultivation which employs the slash-and-burn method of farming. For instance, out of the total rice production of 58,836 MT in 2022-23, 22,053 MT of rice was produced from the Jhum area, and the remaining 35,788 MT was produced from the Wet Rice Cultivation (WRC) area (Government of Mizoram, 2024). The per capita income of Mizoram for the year 2022-23 is projected at Rs. 2,32,126.00 as against the previous year's estimate of Rs. 1,98,961.92. In terms of employment, a majority of workers belong to rural areas as shown in Table 3.1.

Table 3.1: Population of Main Workers, Marginal Workers & Non-Workers in Mizoram - 2011 Census

SN	Particulars	Sex	Rural	Urban	Total
1.	Total Workers	Total	2,52,382	2,34,323	4,86,705
		Male	1,45,091	1,45,649	2,90,740
		Female	1,07,291	88,674	1,95,965
2.	Main Workers	Total	2,17,824	1,97,206	4,15,030
		Male	1,34,888	1,28,417	2,63,305
		Female	82,936	68,789	1,51,725
3.	Marginal Workers	Total	34,558	37,117	71,675
		Male	10,203	17,232	27,435
		Female	24,355	19,885	44,240
4.	Non-Workers	Total	2,73,053	3,37,448	6,10,501
		Male	1,24,044	1,40,555	2,64,599
		Female	1,49,009	1,96,893	3,45,902

Source: Directorate of Census Operations, Mizoram

It can be observed from Table 1 that the number of rural workers is higher in the rural areas than in the urban areas. The 'main workers,' which is defined as a person who has worked for at least six months or 183 days in a year, is higher in the rural areas than in the urban areas for both males and females. On the other hand, the 'marginal workers', defined as someone who works in an economic activity for less than 183 days (or six months) in a year is higher in the urban areas than the rural areas for both males and females. Similarly, the number of 'non-workers', defined as persons who did not at all work during the reference period is higher in the urban areas than in the rural areas. This shows a higher prevalence of unemployment in the

urban areas than in the rural areas of Mizoram. The distribution of workers according to industrial categories in Mizoram as per Census 2011 is also given in Table 3.2.

Table 3.2: Workers by Industrial Categories in Mizoram- 2011 Census

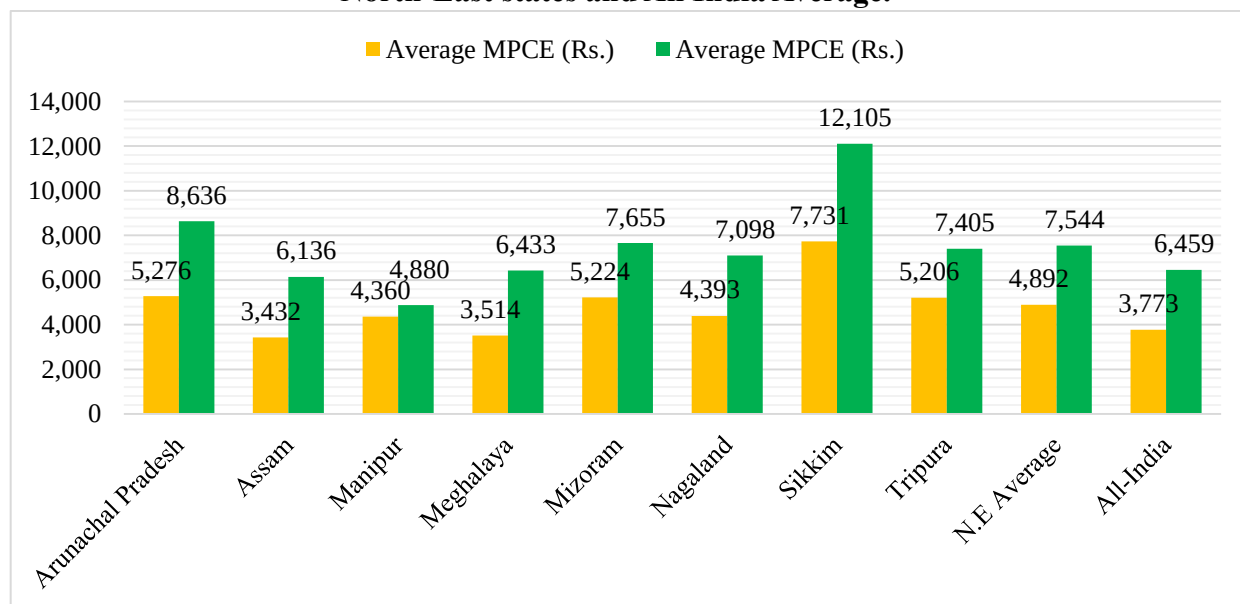
SN	Particulars	Rural	Urban	Total
1	<u>Main Workers</u>	2,17,824	1,97,206	4,15,030
i	Cultivators	1,70,274	32,240	2,02,514
ii	Agricultural Labourers	12,448	14,016	26,464
iii	Household Industry Workers	1,556	3,903	5,459
iv	Other Workers	33,546	1,47,047	1,80,593
2	<u>Marginal Workers</u>	34,558	37,117	71,675
i	Cultivators	21,920	5,169	27,089
ii	Agricultural Labourers	6,637	8,686	15,323
iii	Household Industry Workers	946	1,447	2,393
iv	Other Workers	5,055	21,815	26,870

Source: Directorate of Census Operations, Mizoram

As shown in Table 3.2, of all the main workers in the rural areas, a large majority of them are cultivators whereas in the urban areas, other workers are much more in number. Along the same line, among the marginal workers, the percentage of cultivators is highest, followed by agricultural labourers. On the other hand, the share of cultivators is highest among the marginal workers in the urban areas, followed closely by other workers.

Another important indicator of socio-economic condition is the level of consumption. The National Statistical Organisation (NSO), under the Ministry of Statistics and Programme Implementation (MoSPI), surveyed Monthly Per Capita Expenditure (MPCE) under the Household Consumption Expenditure Survey 2022-23. The performance of Mizoram vis-à-vis that of other North-Eastern states and all India averages is given in Figure 3.1.

Figure 3.1: Monthly Per Capita Expenditure Data of Mizoram along with other North-East states and All India Average.



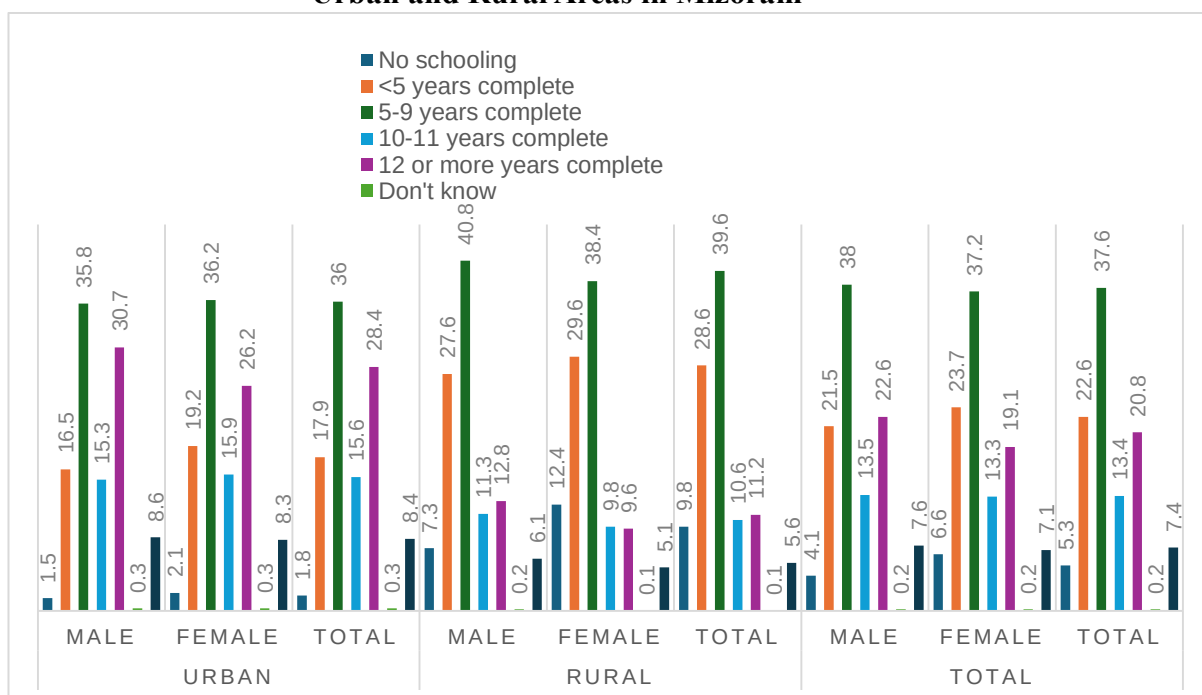
Source: Household Consumption Expenditure Survey, MoSPI

Figure 3.1 shows that the MPCE in Mizoram is higher than the average MPCE in North-East and the all India Average. The MPCE in rural and urban areas of Mizoram is higher than the rest of the states except for Arunachal Pradesh and Sikkim.

The National Family Health Survey round-5 (NFHS-5) 2019-21 also gives key indicators of the socio-economic status of the people in the rural and urban areas of the country. Some of the indicators are discussed as follows.

i) Years of Schooling: The number of years spent in schools indicates the level of educational attainment of the population. The distribution of years of schooling across the urban and rural areas among the male and female population is as given in Figure 3.2.

Figure 3.2: Years of Schooling Among Male and Female Across the Urban and Rural Areas in Mizoram

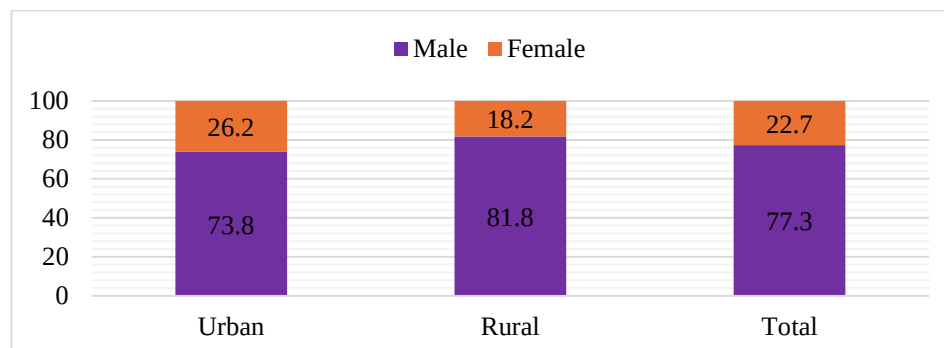


Source: National Family Health Survey 5

As shown in Figure 3.2, the years of schooling among both male and females in the rural and urban areas of Mizoram are highest in the category of 5-9 years complete. This is followed by 12 or more years complete for the urban areas whereas in the rural areas, it is followed by the categories with less than five years complete. This shows the gap in educational attainment in the rural and urban areas of the state. Moreover, the median number of years of schooling completed is higher among the males both in the rural and urban areas of the state which indicates the advantage that male members of the society have regarding schooling years over their female counterparts.

ii) Household Headship: An important social indicator is household headship, which shows the household headship between male and female members of the family. The household headship of different households in Mizoram is given in Figure 3.3.

Figure 3.3: Distribution of Household Headship among Males and Females in Mizoram

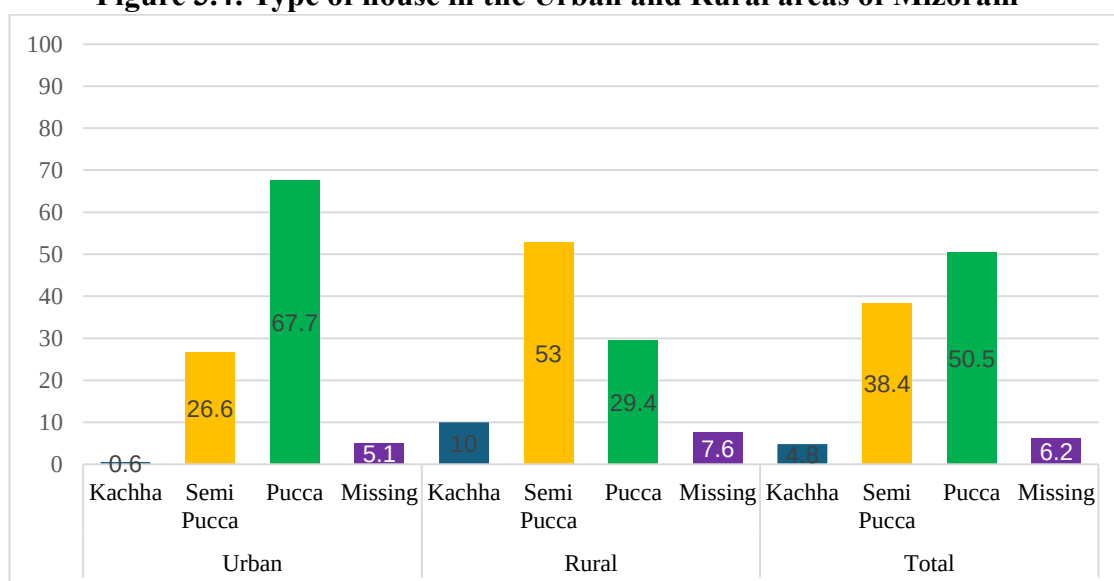


Source: National Family Health Survey 5

Figure 3.3 shows that both in the urban and rural areas of the state, the household headship is predominantly male which is more than 70 per cent both in the rural and urban areas. The combined distribution also follows the same pattern with 77.3 per cent male headship against 22.7 per cent female headship across families in Mizoram. The mean household size is 4 in both the rural and urban areas of the state as per the survey report.

iii) Type of house: The type of house indicates the quality of shelter available to the families. NFHS-5 categorized house types into Pucca, Semi Pucca, and Kachha and examined their popularity across the rural and urban areas of the state. The survey findings are shown in Figure 3.4 as follows.

Figure 3.4: Type of house in the Urban and Rural areas of Mizoram

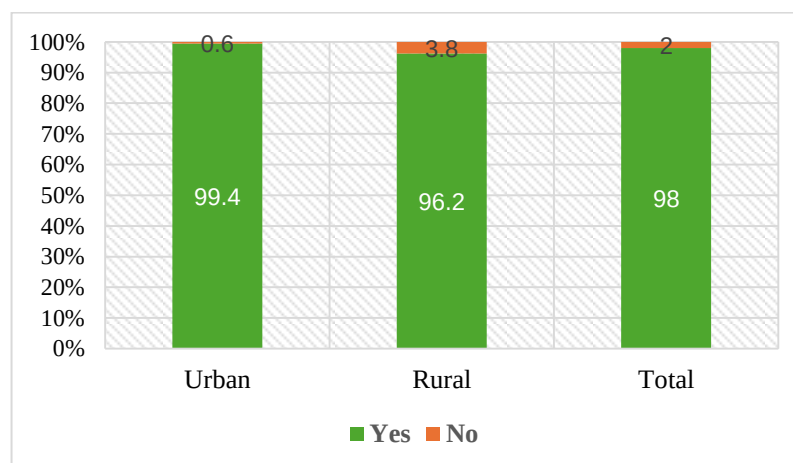


Source: National Family Health Survey 5

It can be seen from Figure 3.4 that in the urban areas, Pucca house is the most common type of house whereas in the rural areas, Semi Pucca type of house is the most popular type of house. Overall, the Pucca type of house occupies around 50 per cent of housing types in the state.

iv) Electricity: Electricity is one of the key basic needs of every household nowadays. The availability of electricity determines the quality of life of households since it functions as a catalyst for many other developmental activities to be performed at the household level. The percentage of households with electricity is shown in Figure 3.5.

Figure 3.5: Availability of Electricity in the Urban and Rural households

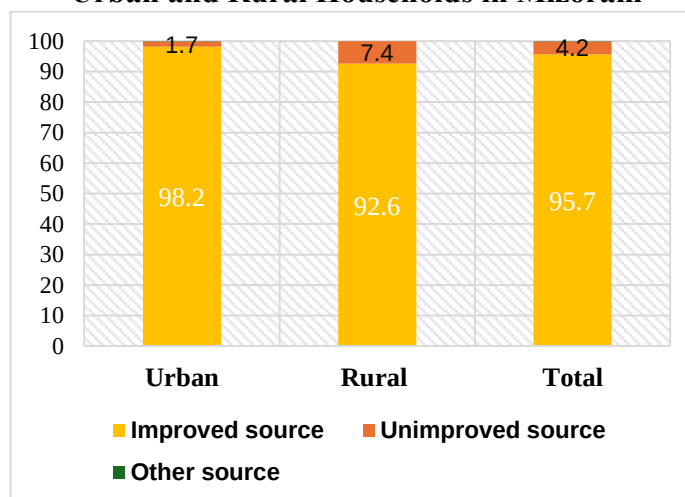


Source: National Family Health Survey 5

Figure 3.5 shows that a large majority of the households in the urban and rural households have electricity. In the urban areas, only 0.6 per cent of the households have no access to electricity whereas 3.8 per cent of the households in the rural areas have no electricity. In total 98 per cent of the households in the state have electricity whereas 2 per cent of the households are yet to have electricity.

v) Source of Drinking Water: The source of drinking water is an important indicator of the quality of life of households in both rural and urban areas. The sources of drinking water among rural and urban households are given in Figure 3.6.

Figure 3.6: Source of Drinking Water among the Urban and Rural Households in Mizoram

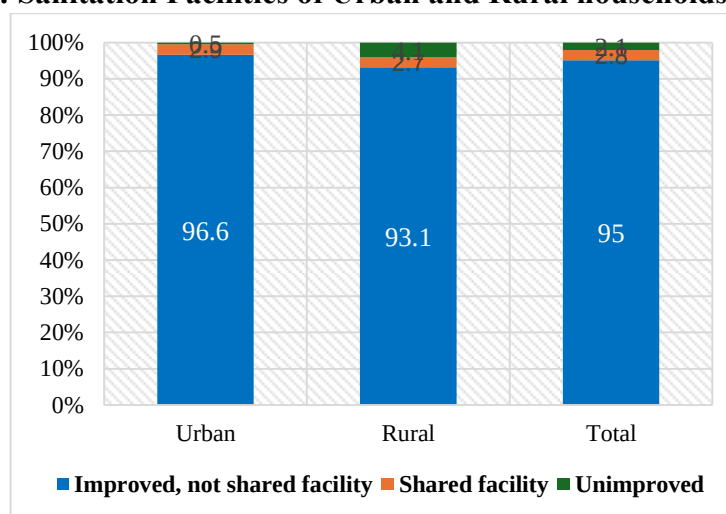


Source: National Family Health Survey 5

The sources of drinking water are classified into improved sources and unimproved sources. Improved sources include sources such as piped water into dwelling/yard/plot, piped to a neighbour, public tap/standpipe, tube well or borehole and other sources. Unimproved sources include unprotected dug wells, unprotected springs, surface water and other sources. The data from Figure 3.6 shows that a large majority of households in both the rural and urban areas avail drinking water from improved sources.

vi) Sanitation Facility: Sanitation is an important aspect for health both at the household and community level. The sanitation facilities used by the urban and rural households in Mizoram are given in Figure 3.7 as follows.

Figure 3.7: Sanitation Facilities of Urban and Rural households in Mizoram

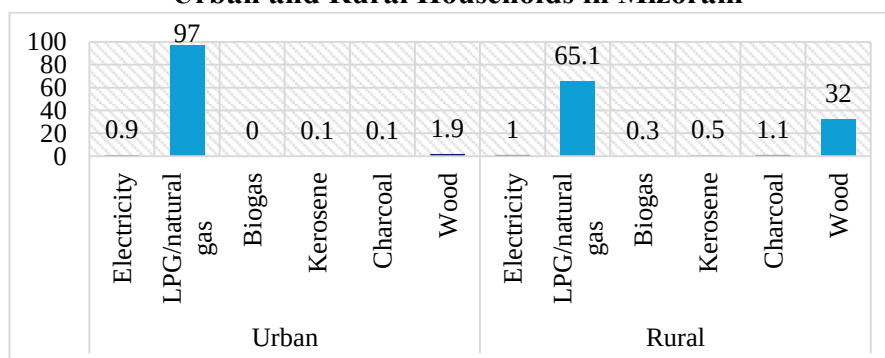


Source: National Family Health Survey 5

It can be seen from Figure 3.7 that a large majority of the households in both the urban and rural areas of the state use improved not shared facilities. This includes Flush/pour flush to piped sewer system, septic tank, or pit latrine. On the other hand, shared facilities are those facilities which are considered improved if they are not shared by more than one household. Unimproved facilities are those facilities which are flush or pour-flush not to piped sewer system, septic tank or pit latrine or any open pit or dry toilet. Improvement in sanitation facilities is a key component of development for both rural and urban households.

(vi) Cooking Fuel: The cooking fuel used by households is also an important indicator of the quality of life. The percentage of different types of cooking fuel used by the urban and rural households in Mizoram is given in Figure 3.8.

Figure 3.8: Types of Cooking Fuel Used by Urban and Rural Households in Mizoram

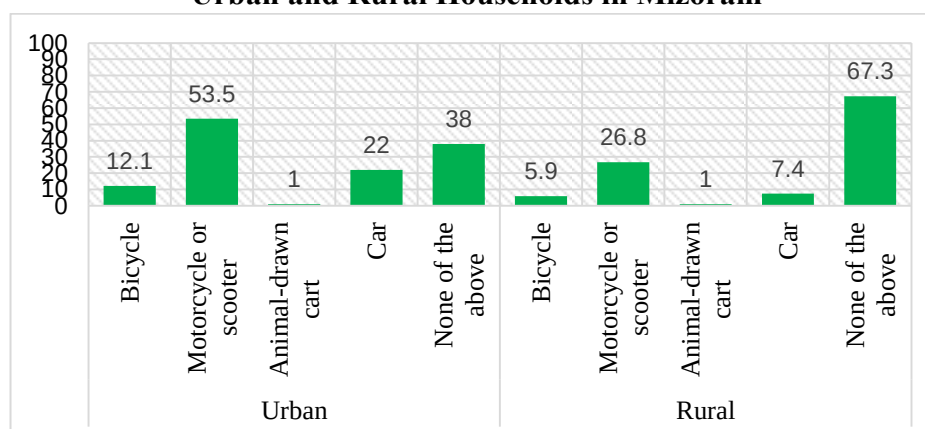


Source: National Family Health Survey 5

It can be observed from Figure 3.8 that both in the rural and urban areas, the major source of cooking fuel is LPG/Natural gas, followed by wood. However, the proportion of households using wood as a secondary source of cooking fuel is much higher in the rural areas than in the urban areas.

(vii) Means of Transport: The means of transport or the commute of a person also indicates the economic status of the household. They are classified into Bicycles, Motorcycles or scooters, animal-drawn carts or cars. The data is presented in Figure 3.9.

Figure 3.9: Means of Transport Used by Urban and Rural Households in Mizoram

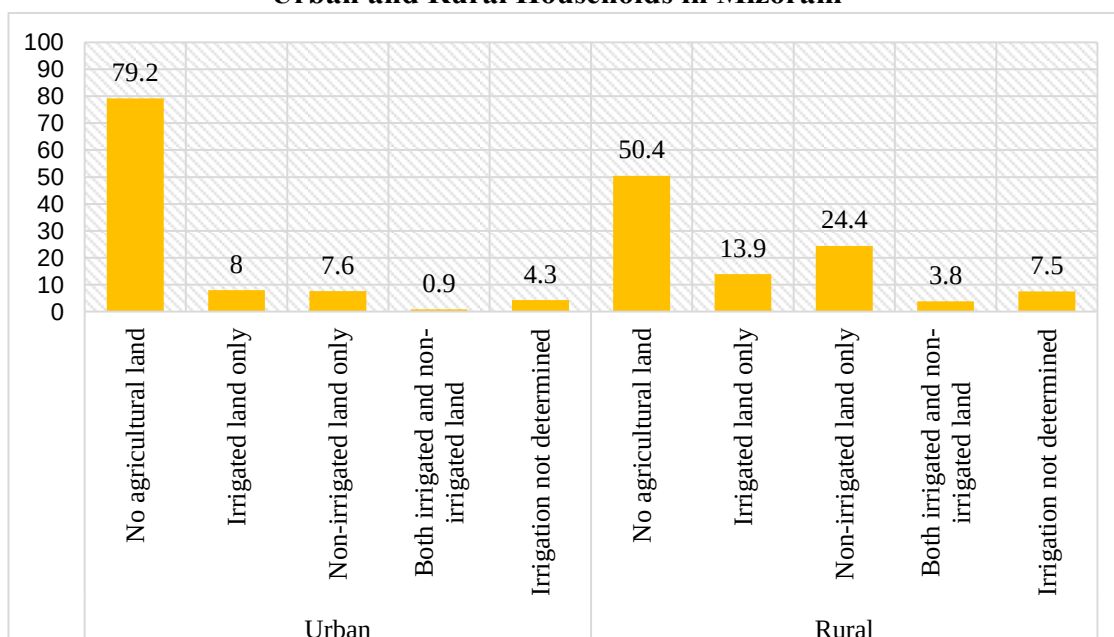


Source: National Family Health Survey 5

Figure 3.9 shows that in urban areas, motorcycles or scooters are the most common means of transport among households whereas in rural areas, the option ‘none of the above’ is the highest, which means that the percentage of households which commute by foot is the highest. Next to this option, a motorcycle or scooter is the second most popular means of transport in the rural areas of the state.

(ix) Agricultural land: Ownership of agricultural land is an important indicator of the condition of livelihood across households. It is even more important in rural areas since agriculture is the major occupation there. The ownership of agricultural land across urban and rural areas of Mizoram is categorized into no agricultural land, irrigated land only, non-irrigated land only, irrigated and non-irrigated land and irrigation not determined. The data is given in Figure 3.10 as follows.

Figure 3.10: Ownership of Agricultural land Among Urban and Rural Households in Mizoram

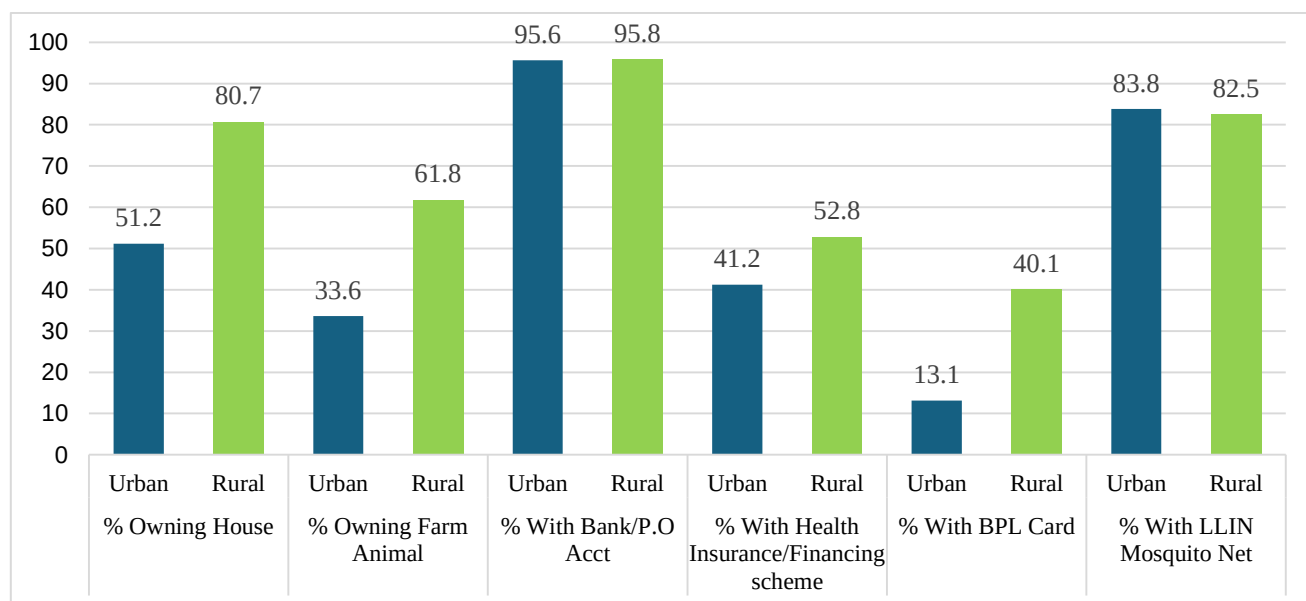


Source: National Family Health Survey 5

It can be observed from Figure 3.10 that in the urban areas of Mizoram, 79.2 per cent of the households surveyed do not own agricultural land whereas 50.4 per cent in the rural areas also have no land. This shows that the majority of households in both the rural and urban areas in the state do not own agricultural land. Among the agricultural land owned, the highest percentage is non-irrigated land.

(x) Other Key Variables: The survey also considered other important socio-economic variables including percentage owning a house, percentage owning farm animals, percentage having a bank account/post office account, percentage covered by a health insurance/financing scheme, percentage having a BPL card, Percentage having (Long Lasting Insecticidal Nets) LLIN mosquito net. Figure 3.11 shows the data for both urban and rural areas of the state.

Figure 3.11: Other Key Socio-Economic Variables



Source: National Family Health Survey 5

As shown in Figure 3.11, the percentage of households owning houses is higher in rural areas than in urban areas. This shows that the large proportion of urban households are living in rented houses. The percentage owning farm animals is also higher in the rural areas which is almost double the percentage in the urban areas, indicating the difference in the livelihood of urban and rural areas. However, the percentage of households with bank accounts and post office accounts are almost similar and are quite high for both the rural and urban areas. This indicates the success of financial inclusion in both rural and urban areas. However, the percentage of households with health insurance and financing schemes is low in both rural and urban areas, which shows that the social security status is still low in the state. The percentage of households with Below Poverty Line (BPL) ration cards is low in the urban areas with only 13.1 per cent of the households having BPL cards whereas 40.1 per cent still have BPL cards in the rural areas. This shows that rural poverty is larger in magnitude than urban poverty. In terms of having LLIN Mosquito Net, a large percentage of households in both the rural and urban areas have the mosquito net which shows the availability of preventive measures for vector borne diseases such as malaria, dengue, etc.

3.3. Urban Poverty and Livelihood Conditions in Mizoram

As per the Socio-Economic and Caste Census 2011 report, 99.88 per cent of the urban population have a normal living status, and no houseless people are living in shelters among the urban population in Mizoram. This shows that the state has fared relatively well in terms of the availability of housing for its urban population. However, as per the data, 13.71 per cent of the urban population live in slum areas, whereas 86.29 per cent live in non-slum areas. According to a report by the Planning Commission (2014), adopting Tendulkar Methodology, pegging the Absolute Poverty Line at Rs.1703.93 in the urban areas, the percentage of the urban population living below the poverty line rose from 7.9 per cent in 2004-05 to 11.5 per cent in 2009-10 and declined to 6.4 per cent in 2011-12. However, as per the same report, adopting Rangaranjan Methodology, in 2011-12, 21.5 per cent of the urban population in Mizoram were living below the poverty line. A study by Tuanmuansanga (2016) shows that 70 per cent of the urban poor in Aizawl City live in rented houses, whereas 30 per cent live in their dwelling unit. The study also observed that the living conditions of the urban poor in Mizoram are considered 'very poor' in terms of home ownership, livelihood conditions, security of tenure, access to basic amenities, etc. Adopting a qualitative approach using case studies, Sailo (2013) also observed that urban poverty in Mizoram is multidimensional and that urban poor households differ with illness, disability and death. Their coping mechanism includes migration, family discipline and thrift.

The number of people living in poverty was enumerated in 2016 by the BPL Survey conducted by the Government of Mizoram. The number of urban BPL households across different districts of the state is given in Table 3.3.

Table 3.3: No. of Urban BPL Household (as per BPL Survey 2016)

SN	Name of City / Town	Total No. of Household (2011 Census)	No. of BPL Household (2016 Survey Figure)
1	Mamit	14,898	7,186
2	Kolasib	46,878	3,401
3	Aizawl	314,754	12,668
4	Champhai	48,529	2,715
5	Serchhip	30,219	1,770
6	Lunglei	68,752	11,437
7	Lawngtlai	20,830	13,162
8	Siaha	25,110	4,245
TOTAL		569,970	56,584

Source: Mizoram Statistical Handbook, 2022

The Government of India has many initiatives for the provision and enhancement of livelihoods in urban areas. Cooperating with the state governments, several urban livelihood schemes have been undertaken over the years. As per the Mizoram Economic Survey 2023-24, the urban livelihoods and infrastructure schemes currently being implemented include the Atal Mission for Rejuvenation and Urban Transformation (AMRUT), Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), Swachh Bharat Mission (Urban), Housing for All (Urban) as well as the implementation of The Mizoram Urban Sanitation and Solid Waste Management Policy 2011. Another recent institutional development in the state includes the formation of the Lunglei Municipal Council (LMC) in Lunglei, which is the second largest city in the state. The formation of the second municipality in the state is expected to enhance the implementation of urban livelihood schemes for a larger population of the state.

There is a dearth of empirical literature analysing the magnitude of urban poverty and the status of urban livelihoods in Mizoram. Therefore, our present study is expected to offer a key insight into the specific case of the urban poor in Aizawl. Figures 3.12 and 3.13 highlight the distribution of BPL households across AMC wards categorizing them into PHH and AAY families.

Socio-Economic Status of Urban Poor in the Aizawl Municipal Corporation Area

Figure 3.12: Number of AAY Households in AMC

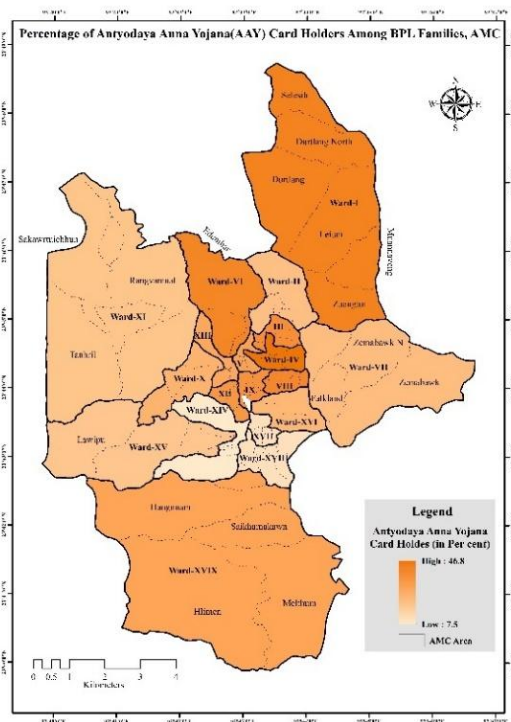
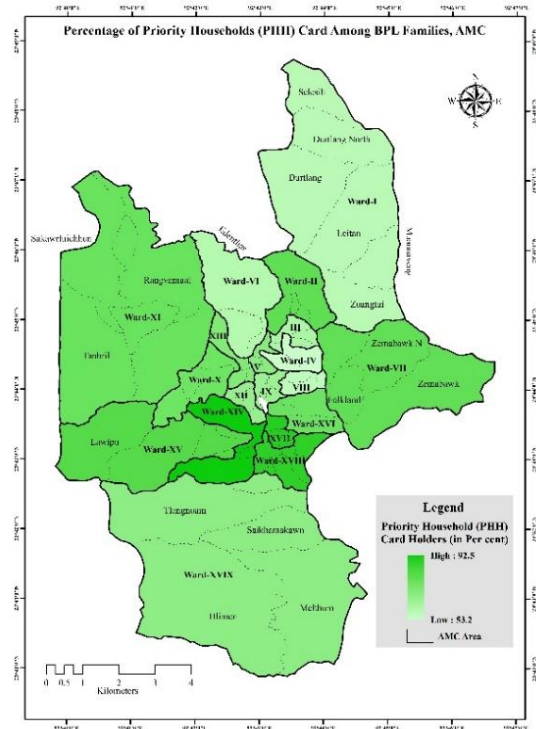


Figure 3.13: Number of PHH Households in AMC



Source: Author's original generated map using GIS software using primary data

The socio-economic status of urban poor is examined using primary data collected from households across all the AMC wards. The variables and indicators considered are given in Table 3.4.

Table 3.4: Variables for Examining Socio-Economic Status of Urban Poor in Aizawl Municipal Corporation Area

Family Profile	Gender of the Respondent
	Marital Status
	Occupation
	Family Size
Income, Savings and Expenditure	Average Monthly Income
	Average Annual Income
	Major Heads of Expenditure
	Average Monthly Savings
Standard of Living	Type of Accommodation
	House Type
	Toilet Facilities
	Ownership of Vehicles
	Source of Water
	Source of Lighting
	Means of Cooking
Educational Attainment	Availability of Clean Water
	Educational Qualification of the Respondent
	Type of Schooling of Children
	Beneficiary Status of PMJJBY and PMSBY
Access to Healthcare and Other Social Security	Beneficiary Status of MSHCS and PMSBY
	Status of Having Bank Account
	Types of Ration Card
	Beneficiary Status of Government Flagship Programmes
	Types of Pensions Availed

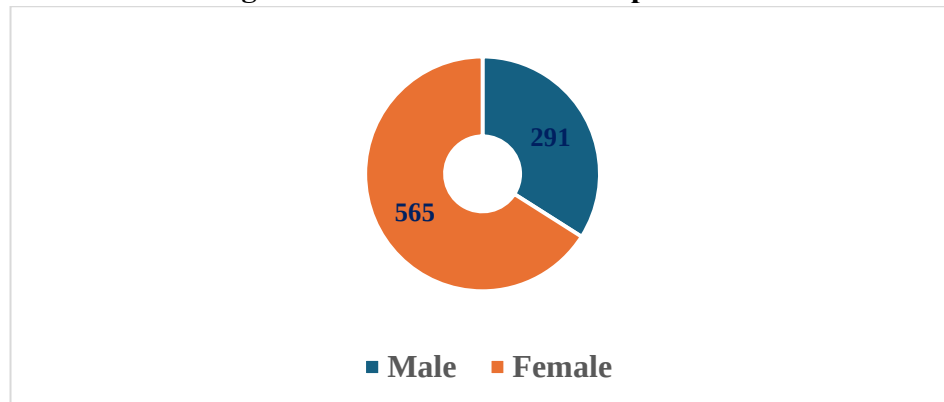
Source: Author's field survey data

As shown in Table 3.4, we examined four key variables to understand the socio-economic status of the urban poor in the AMC area. Each key variable has multiple indicators. Subsequent sub-sections give a detailed analysis of each variable and indicator.

A) Family Profile: The family profile of the respondents is analysed using gender, marital status, occupation and family size.

i) Gender: The gender of the respondents is broadly divided into male and female, as given in Figure 3.14.

Figure 3.14: Gender of the Respondents

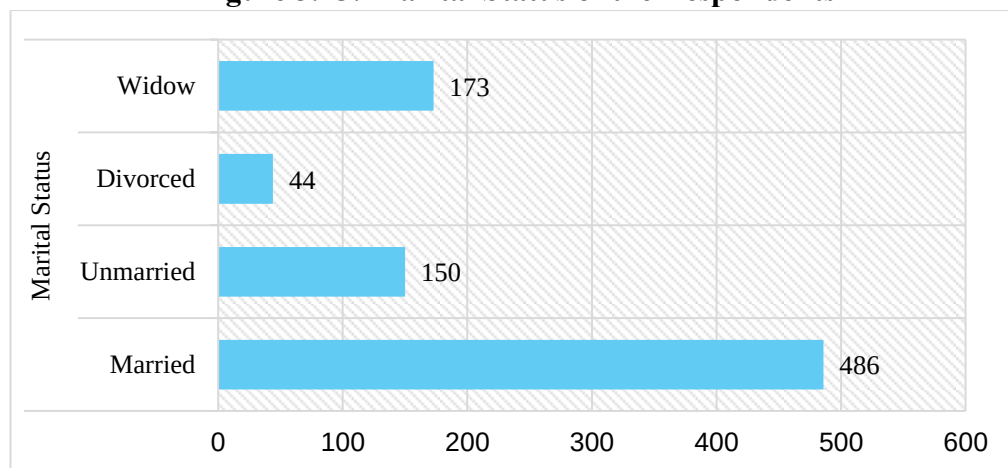


Source: Author's calculation from field survey

As shown in Figure 3.14, among the respondents, a majority, i.e., 565 are male while 291 are female.

ii) Marital Status: Figure 3.15 gives marital status of the respondents which is subdivided into married, unmarried, divorced and widow.

Figure 3.15: Marital Status of the Respondents



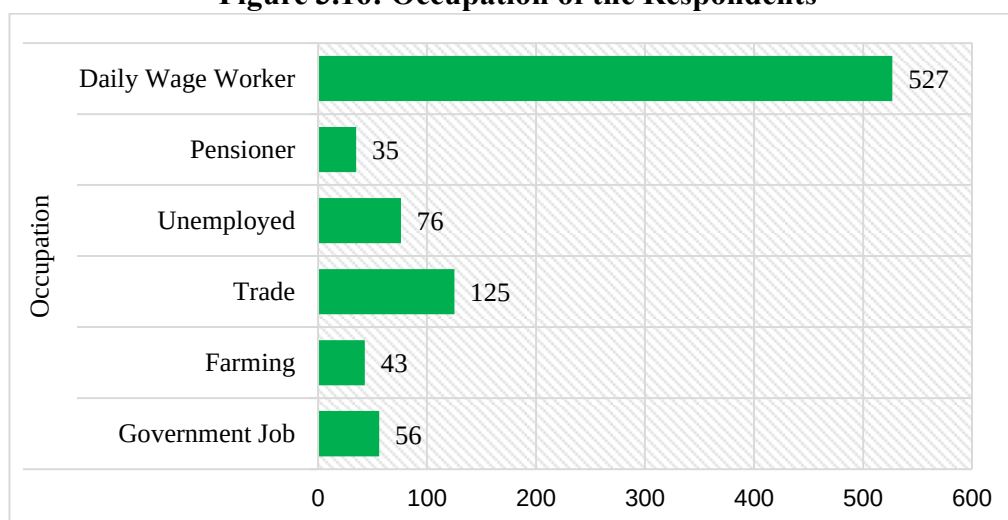
Source: Author's calculation from field survey

As given in Figure 3.15, the number of married respondents is highest, followed by widows, unmarried and divorced respondents.

iii) Occupation of the Respondents: The occupations of the respondents are divided into five categories as given in Figure 3.16 (including unemployed and pensioners which are not technically occupations but represent a certain proportion of the

respondents). They are – Daily wage worker, Pensioner, Unemployed, Trade, Farming, and Government Job.

Figure 3.16: Occupation of the Respondents

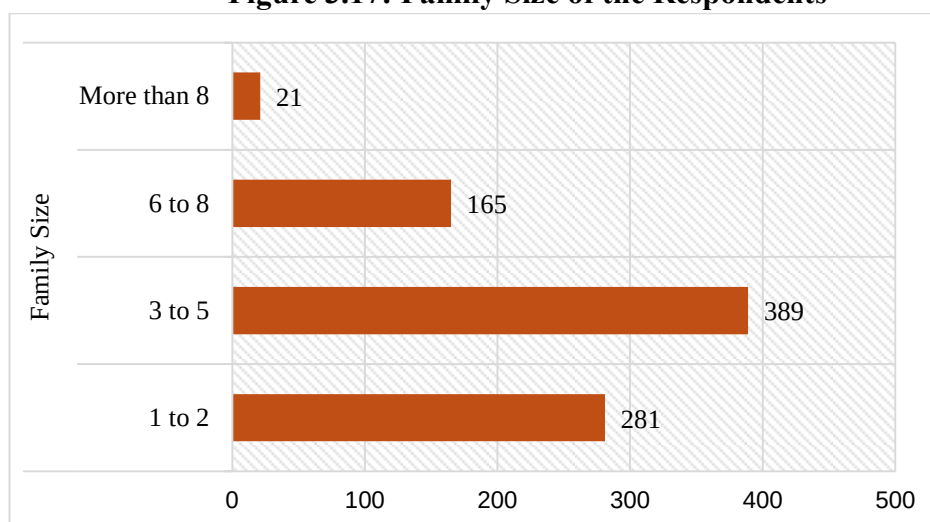


Source: Author's calculation from field survey

Figure 3.16 shows that the proportion of Daily wage workers is the highest among all the occupations, followed by Trade. There is a sizeable proportion of unemployed people as well as government employees. Moreover, a few respondents are engaged in farming and some respondents depend on pensions for their livelihood.

iv) Family Size of Respondents: The family size of the respondents is classified into categories such as family members with 1 to 2 members, 3 to 5 members, 6 to 8 members and families with more than 8 members. This is given in Figure 3.17 as follows.

Figure 3.17: Family Size of the Respondents



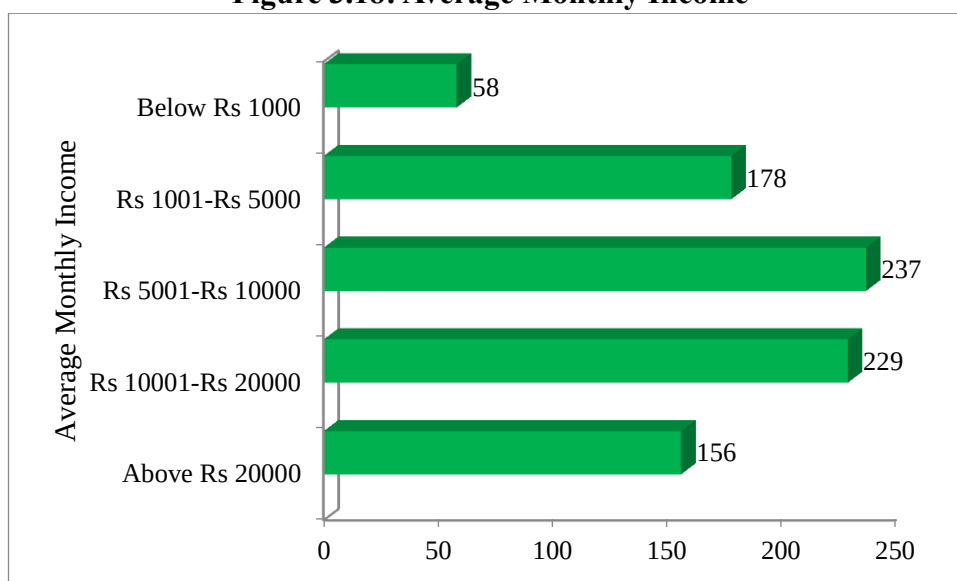
Source: Author's calculation from field survey

It can be observed from Figure 3.17 that most families are within the categories of 3 to 5 members, followed by 1 to 2 members. However, there are larger families including 16 families with 6 to 8 members and 21 families with more than 8 members.

B) Income, Expenditure and Savings: One of the key results of the survey is identifying the level of income and expenditure as well as the major heads of expenditure of different households across different wards. They are further discussed as follows.

i) Average Monthly Income: The average monthly income is categorized into: Below Rs. 1000, Rs. 1000 - 5000, Rs. 5000 - 10000, Rs. 10000 - 20000, and above Rs. 20000. They are given in Figure 3.18 as follows.

Figure 3.18: Average Monthly Income

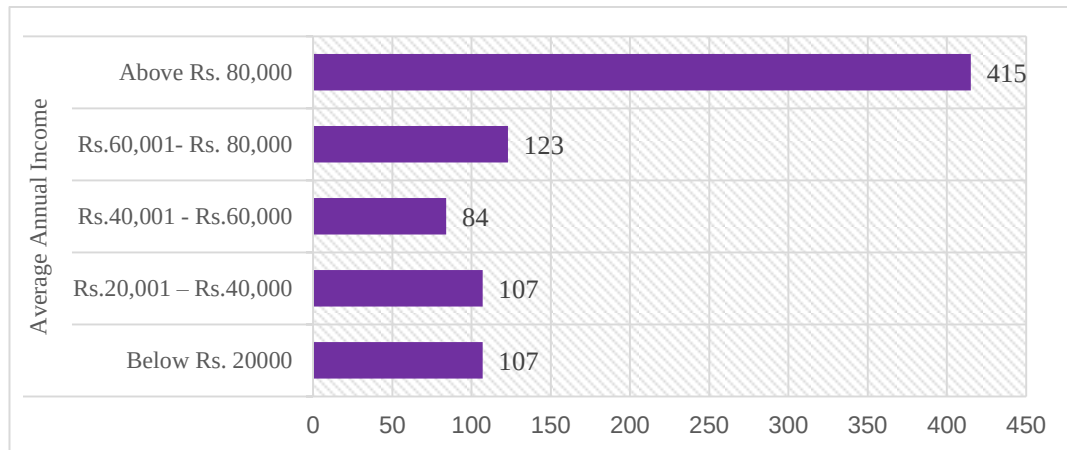


Source: Author's calculation from field survey

From Figure 3.18, it can be observed that households with an average monthly income of Rs. 5000 - Rs. 10000 is highest among the respondents followed by Rs. 10000 to Rs. 20000. An important finding here is that among the households surveyed, there are 156 households with an average monthly income higher than Rs. 20000, which shows that several households who are categorized as poor might not be poor in an absolute sense.

ii) Average Annual Income: The average annual income of the respondents is categorized into five categories as: Below Rs. 20000, Between Rs. 20001 to Rs. 40000, Between Rs. 40001 to Rs. 60000, Between Rs. 60001 to Rs. 80000 and, Above Rs. 80000. They are given in Figure 3.19 as follows.

Figure 3.19: Average Annual Income

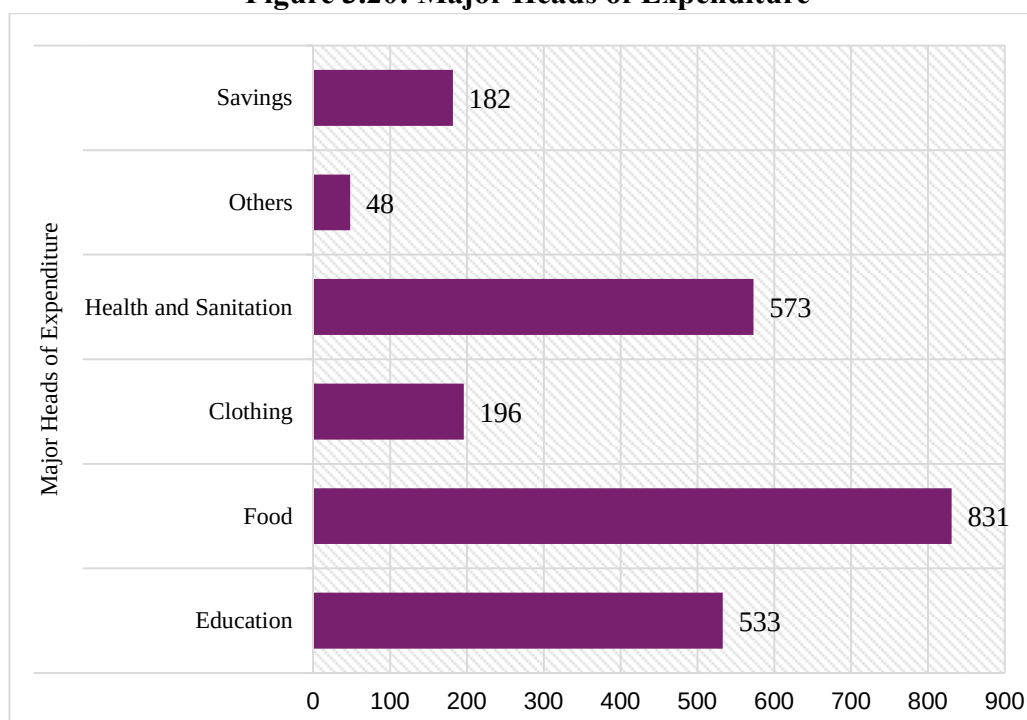


Source: Author's calculation from field survey

It can be seen from Figure 3.19 that among all the households surveyed, a large majority of the households, i.e., 415, have income above Rs. 80000, followed by households with income between Rs. 60001 to Rs. 80000. As also observed in the data on average monthly income, many households might not be poor in an absolute sense given the amount of income reported by the respondents.

iii) Major Heads of Expenditure: Major heads of expenditure are classified into Education, Food, Clothing, Health and Sanitation, Savings and Others. They are given in Figure 3.20 as follows.

Figure 3.20: Major Heads of Expenditure

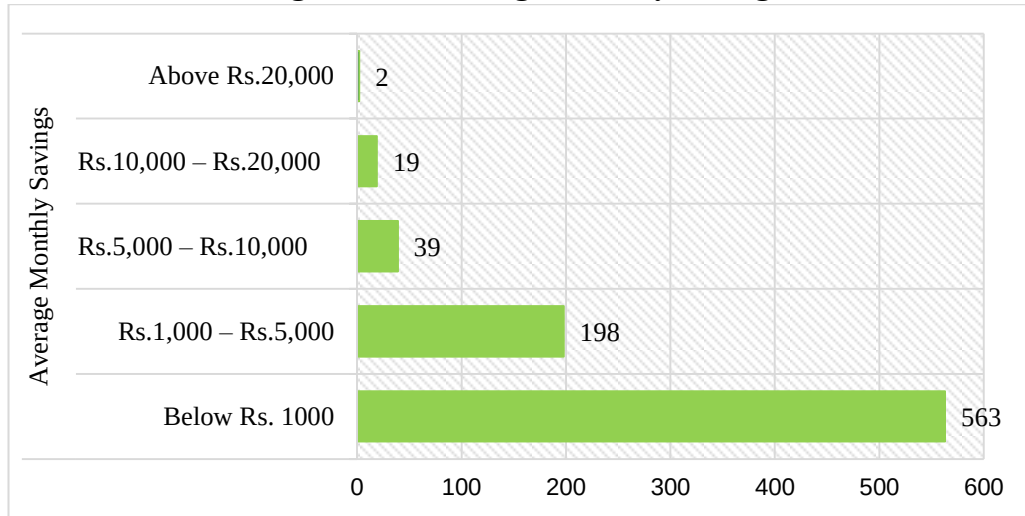


Source: Author's calculation from field survey

As shown in Figure 18, Food is the most common head of expenditure for all the respondents, followed by health and sanitation, education, savings, clothing, and others. The data is collected so that respondents select more than one major head of expenditure so that the actual distribution of expenditure across different categories can be captured more accurately.

(iv) Average Monthly Savings: The respondents' average monthly savings are categorised into: Below 1000, Rs. 1000—Rs. 5000, Rs. 5000 - 10000, Rs. 10000 - 20000, and Above Rs. 20000. They are given in Figure 3.21.

Figure 3.21: Average Monthly Savings



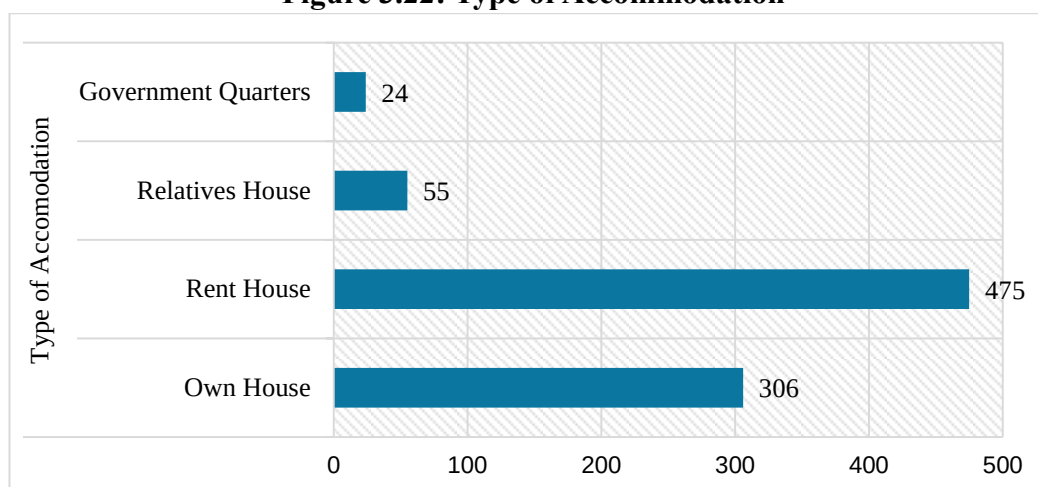
Source: Author's calculation from field survey

In Figure 3.21, we can find that the number of households with savings below Rs. 1000 is highest among all the categories. This shows that the level of savings is very low among all the households. However, there are two households with savings above Rs. 20000. This could also indicate that not all households under survey are poor in an absolute sense.

C) Standard of Living: The variables we used for measuring the standard of living of the people include type of accommodation, house type, toilet facilities, ownership of vehicles, source of water, source of lighting, means of cooking and availability of clean water. A more detailed analysis of each variable is given as follows.

(i) Type of Accommodation: The type of accommodation is classified into Own House, Rent House, Relatives House and Government Quarters. The distribution of different types of accommodation across the respondents is given in Figure 3.22 as follows.

Figure 3.22: Type of Accommodation

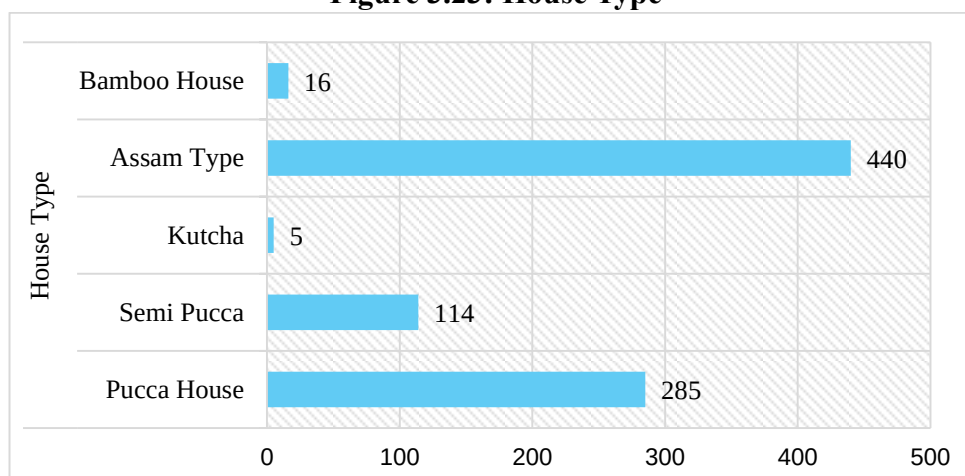


Source: Author's calculation from field survey

It can be observed from Figure 3.22 that among all the types of accommodation available, the number of households living in rented houses is highest (55.5%), followed by the number of families living in their own house. There are a few families who live in relatives' houses and a few families also live in quarters provided by the government.

(ii) House Type: Based on the type of materials used for constructing the houses, the type of house where the respondents live are further classified into categories such as Bamboo house, Assam type, Kutcha house, Semi pucca house and Pucca house. The distribution of house types of different families is given in Figure 3.23 as follows.

Figure 3.23: House Type

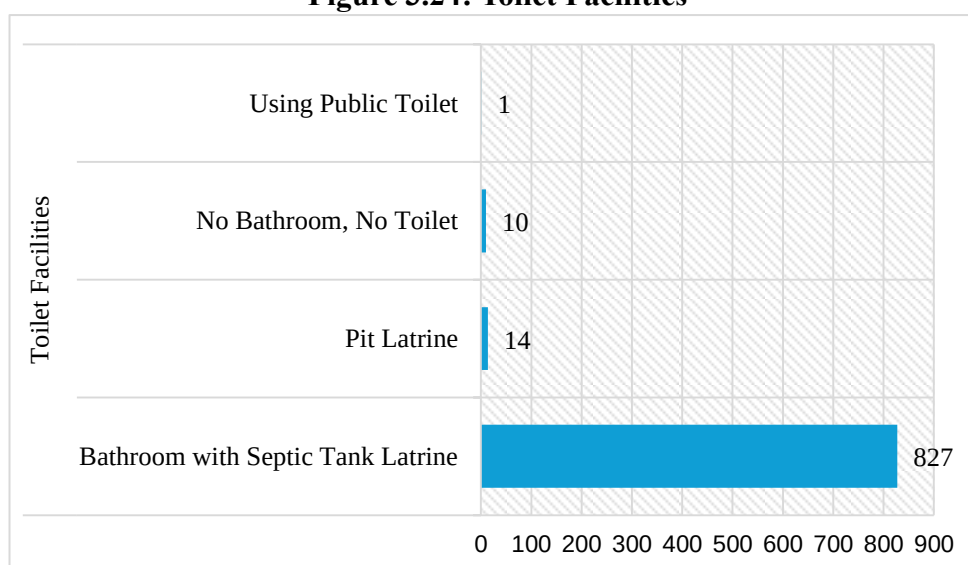


Source: Author's calculation from field survey

Figure 3.23 shows us that among all the house types, a large majority of them live in Assam-type buildings. These buildings are mainly made of Wood and Tiles with tin roofs. Next to Assam-type houses, 285 families also reside in a Pucca house which is a concrete building. Some families live in a semi-pucca building which is a hybrid of Assam type and Pucca building. A few respondent families also live in Bamboo houses and Kutcha houses.

(iii) Toilet Facilities: Availability and conditions of toilet facilities are important indicators of socio-economic status among households. Our study also investigates the types of toilet facilities available to households across different wards of AMC. The types of toilet facilities are categorized into: Households having bathrooms with Septic Tank latrines, Households using Pit latrines, Households having neither bathroom nor toilet and Households using public toilets. The distribution is given in Figure 3.24 as follows.

Figure 3.24: Toilet Facilities

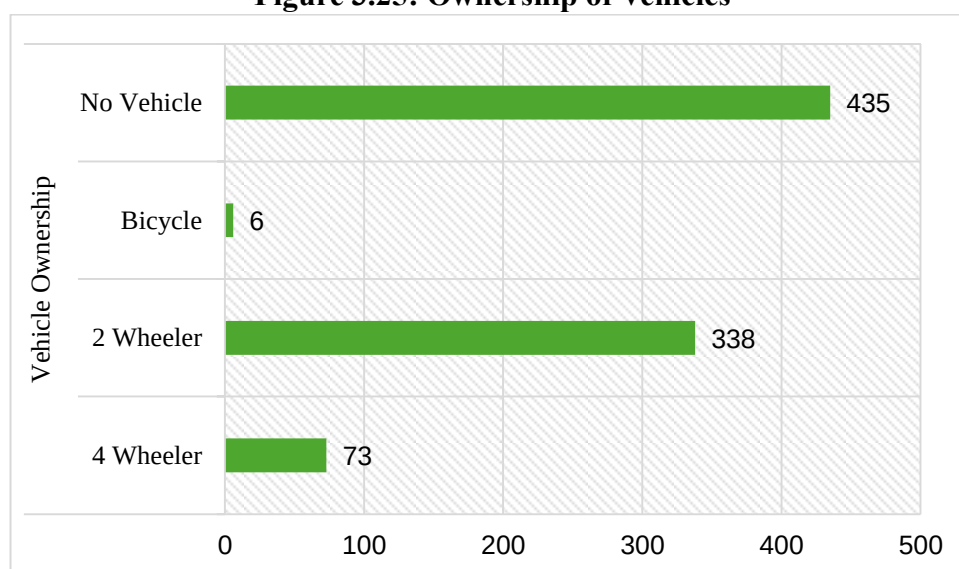


Source: Author's calculation from field survey

It can be observed from Figure 3.24 that toilet facilities are available to most of the households with a large majority (96%) of them having bathrooms with Septic Tank latrines. However, there are a few households that use pit latrines, and there are some households with neither bathroom nor toilet facilities. Moreover, the survey also found that one household has to use public toilet facilities.

(iv) Ownership of Vehicles: While households under the study are considered below the poverty line and are normally understood to live a subsistence life, the ownership of vehicles does not seem to reflect their standard of living. However, the same could be a reflection of the changing poverty landscape, particularly of relative poverty. The respondents were asked whether they have vehicles including four-wheelers, two-wheelers or bicycles. This is given in Figure 3.25.

Figure 3.25: Ownership of Vehicles

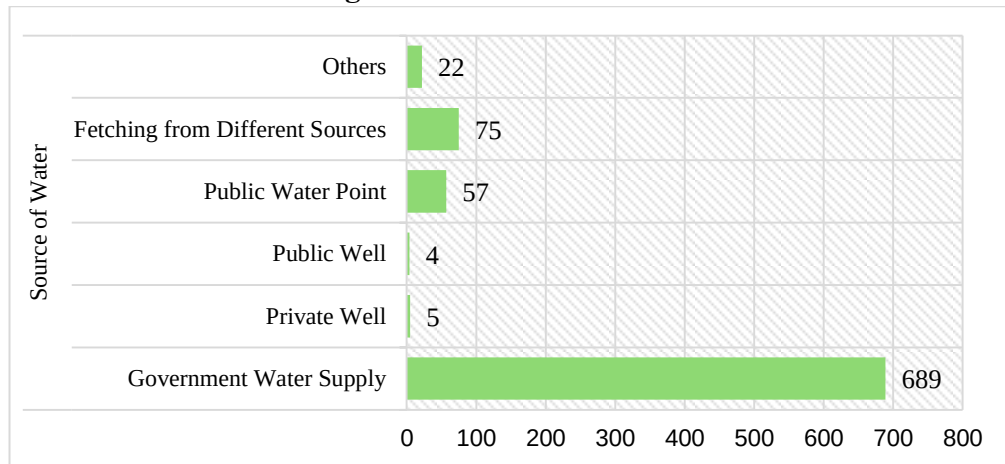


Source: Author's calculation from field survey

The ownership pattern of vehicles among the respondents is given in Figure 3.25. While a majority (50.46%) of the respondents do not have vehicles, there are 338 households with two-wheelers (39.2%) and 73 households with four-wheelers. There are also six households having bicycles.

(v) Source of Water: The source of water is an important indicator of the quality of life and livelihood of households. The different sources of water available to households under the study are categorized into government water supply, private well, public well, public water point, fetching from different sources and other sources. The distribution of different water sources among households is given in Figure 3.26 as follows.

Figure 3.26: Source of Water

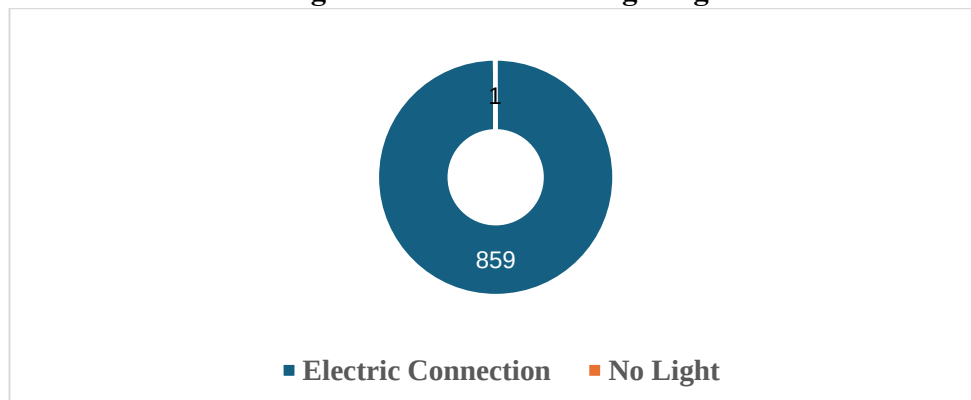


Source: Author's calculation from field survey

Figure 3.26 shows that a large majority of households (8.97%) under the study are availing water supply provided by the government. On the other hand, some families fetch water from different sources including public water tanks and some depend on public water points. Only a handful of families are using private wells and public wells.

(vi) Source of Lighting: Lighting plays a vital role in the well-being of households as it determines the quality of their livelihood. While there have been several sources of lighting available to poor households across the country, our data points towards the fact that almost all households have electricity through connections made available to them by the government. However, there is a single household with no proper source of lighting as shown in Figure 3.27.

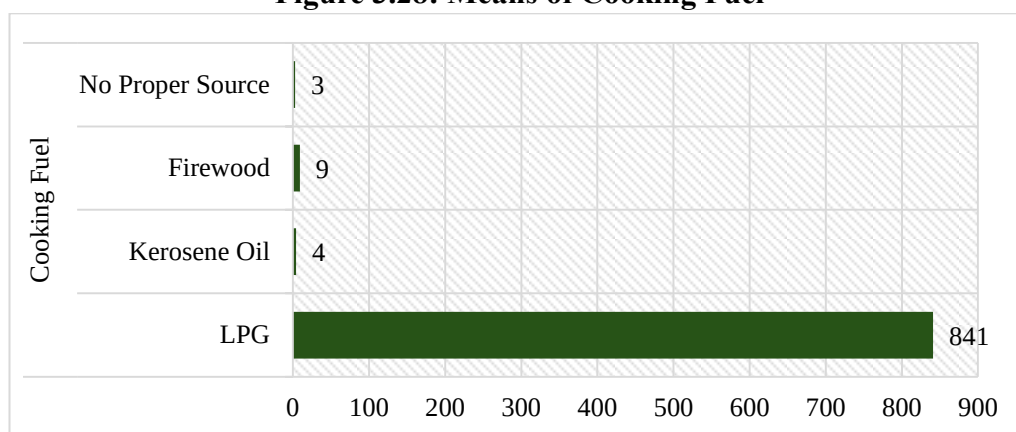
Figure 3.27: Source of Lighting



Source: Author's calculation from field survey

(vii) Means of Cooking Fuel: Every household needs domestic sources of fuel for cooking. Among the available cooking fuel, the respondent households have sources such as Liquefied Petroleum Gas (LPG), Kerosene oil and Firewood. The distribution across households regarding their cooking fuel type is given in Figure 3.28 as follows.

Figure 3.28: Means of Cooking Fuel

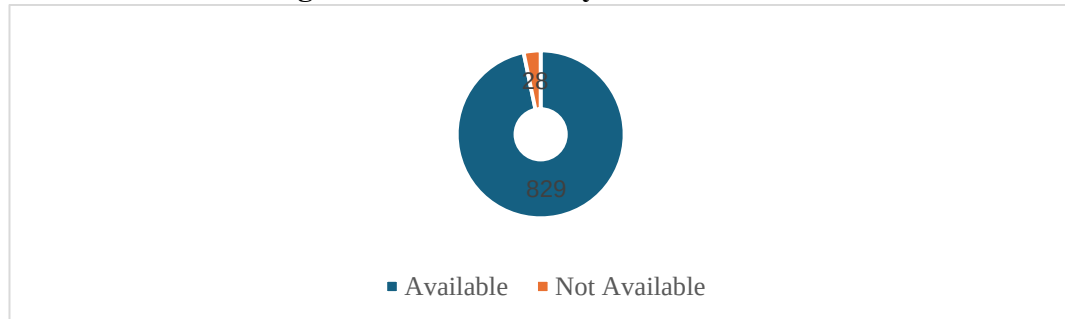


Source: Author's calculation from field survey

As shown in Figure 3.28, LPG is the main source of cooking fuel for a large majority of households (86.56%). There are only a few households who do not use LPG as their main cooking fuel, including 9 households using firewood as their main source and 4 households using Kerosene oil as their main source. Our survey also shows that 3 households do not have a proper source of cooking fuel.

(viii) Availability of Clean Water: We also ask the respondents a binary question on whether or not clean water is available at their disposal. A large majority of them (96.17%) responded by stating that clean water is available to them while a few of them, i.e., 28 households, responded that the water available to them cannot be categorized as clean water. This is shown in Figure 3.29 below.

Figure 3.29: Availability of Clean Water

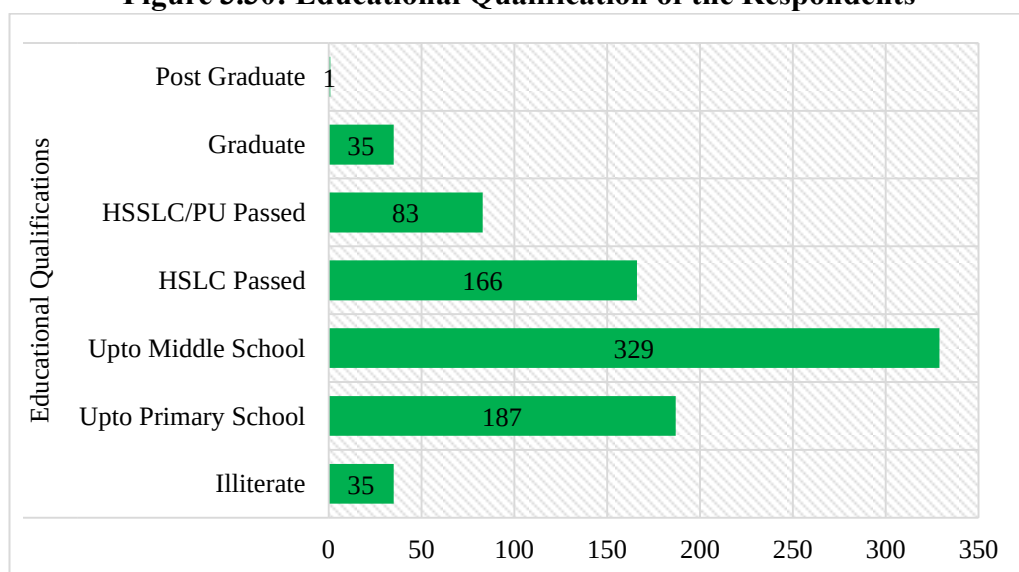


Source: Author's calculation from field survey

D) Educational Attainment: Educational attainment is an important determinant of human development. Our study examines the educational attainment of the respondents by looking into their educational qualifications and their types of schooling. They are further discussed in detail as follows.

(i) Educational Qualification of the Respondents: The educational qualification of the respondents is also considered to highlight the level of educational attainment of the population. Based on their level of education, the respondents are categorized into Illiterate, attending school- up to primary school, up to middle school, High School Leaving Certificate (HSLC) passed, Higher Secondary School Leaving Certificate (HSSLC) passed, Graduate and Postgraduate as shown in Figure 3.30.

Figure 3.30: Educational Qualification of the Respondents

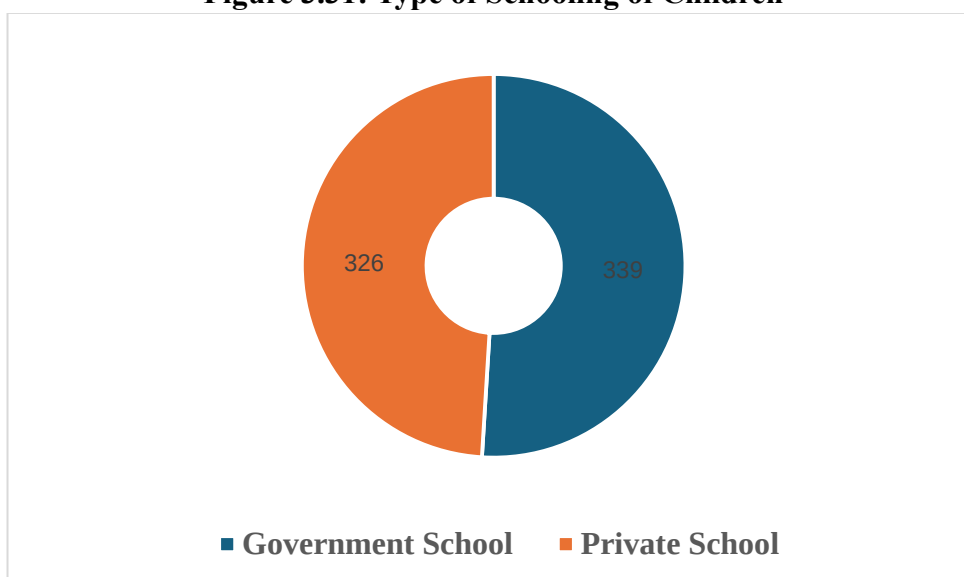


Source: Author's calculation from field survey

It can be observed from Figure 3.30 that a majority of the respondents are educated up to middle school, followed by those attending school up to primary school. 35 respondents are illiterate, and 35 respondents are graduates. There is one respondent who completed a Post Graduate course.

(ii) Types of Schooling of Children: We also considered the type of schooling of children by categorizing them into those who attended Government schools and those who attended Private Schools. Private schools usually collect fees whereas government schools are mostly free of cost. The distribution of the type of schooling of the children in the respondent households are given in Figure 3.31 as follows.

Figure 3.31: Type of Schooling of Children



Source: Author's calculation from field survey

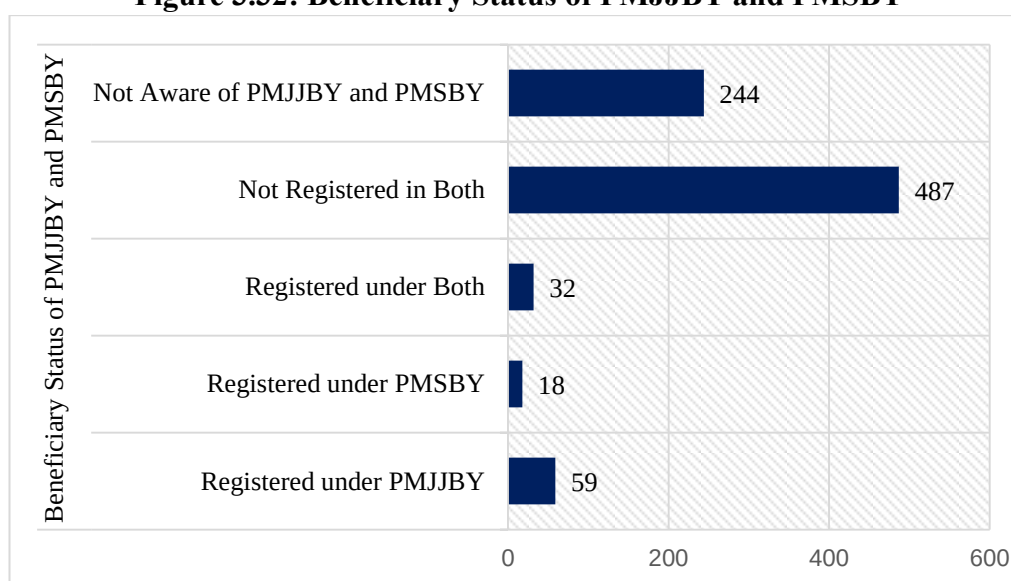
Figure 3.31 shows that a majority of households send their children to private schools. This could indicate that despite involving higher costs, education provided by private schools is considered to be better and more desirable even among poor households.

E) Access to Healthcare and other Social Security: Access to government-provided healthcare and other social security measures including government flagship programmes is an important measure to evaluate the socio-economic condition of the poor. Our study measures variables including the beneficiary status

of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bhima Yojana (PMSBY), beneficiary status of Mizoram State Health Care Scheme (MSHCS) and Pradhan Mantri Awas Yojana (PMAY), status of having bank account, types of ration card, and beneficiary status of government flagship programmes. The details are given as follows.

(i) Beneficiary Status of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY): PMJJBY is a government-backed life insurance scheme in India that offers a one-year cover for death from any cause whereas PMSBY is an accident insurance scheme that offers coverage for one year against death or disability caused by an accident. PMJJBY has an annual premium of ₹436, which provides a life insurance cover of ₹2 lakhs in case of death due to any reason. On the other hand, PMSBY has an annual premium of ₹ 20, which provides an accidental insurance cover of ₹2 lakhs in case of accidental death or total permanent disability, and ₹1 lakh in case of partial disability. Both schemes are important insurance schemes which determine the social well-being of the people. We asked the respondents whether they are registered in either of the schemes or both as well as whether they are aware of the schemes or not. The findings are given in Figure 3.32 below.

Figure 3.32: Beneficiary Status of PMJJBY and PMSBY

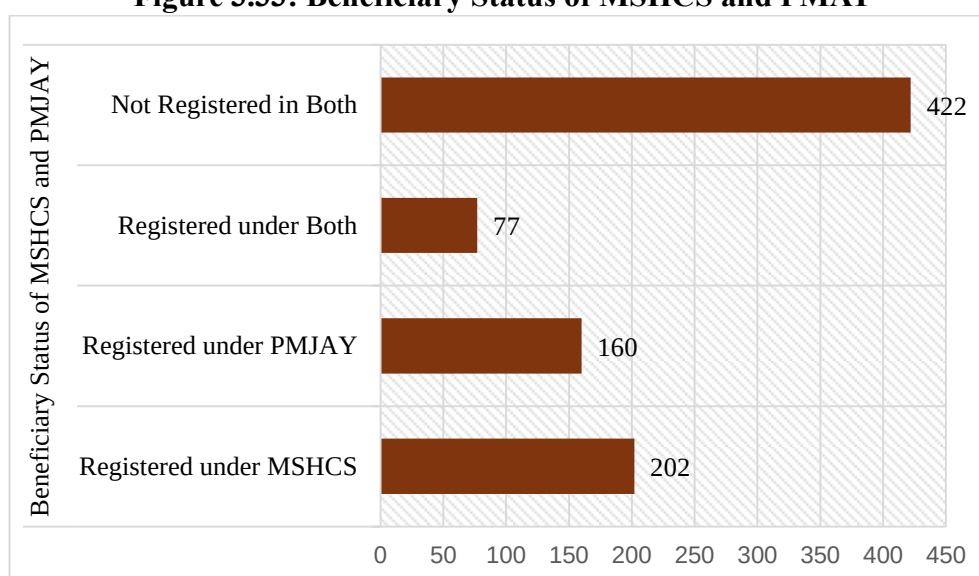


Source: Author's calculation from field survey

As shown in Figure 3.32, a majority of the respondents are not registered in either PMJJBY or PMSBY. Moreover, a large number of the respondents, i.e., 244, are not aware of the insurance schemes. Only a few households are registered under both and very few households are registered under PMSBY. This shows the low penetration of these insurance schemes for the people who need it the most.

(ii) Beneficiary Status of Mizoram State Health Care Scheme (MSHCS) and Pradhan Mantri Awas Yojana (PMAY): MSHCS is a health care scheme which targets people who have no formal health insurance coverage. Its basic aim is to improve access to medical treatment for diseases which require hospitalization and surgery, providing health insurance cover of up to Rs. 3 lakhs. On the other hand, Pradhan Mantri Jan Arogya Yojana (PMJAY) or Ayushman Bharat PM-JAY (ABPM-JAY) is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year. Since they are also important social welfare measures targeting the poor, we surveyed the beneficiary status of households on these two schemes. The findings are presented in Figure 3.33.

Figure 3.33: Beneficiary Status of MSHCS and PMJAY



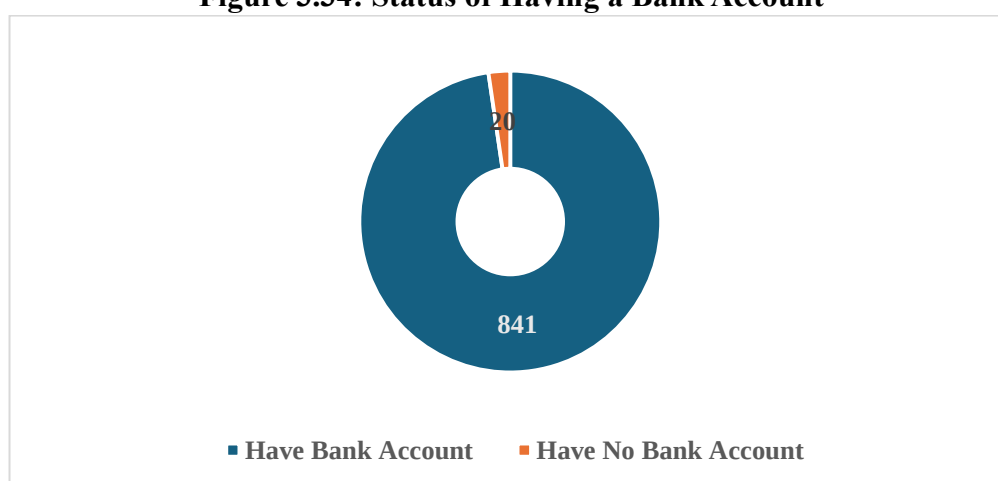
Source: Author's calculation from field survey

As given in Figure 3.33, the beneficiary status of households on MSHCS and PMJAY shows that a majority of households are not registered beneficiaries of either MSHCS or PMJAY. While 202 households are registered for MSHCS, 160 households are registered under PMJAY. Only 77 households are registered

beneficiaries of both the schemes. The fact that a majority of households are not registered in either of the schemes shows that there is a huge challenge in social security.

(iii) Status of Having a Bank Account: An important aspect of financial inclusion is having a bank account. The respondents were asked whether they had a bank account or not. The result is shown in Figure 3.34 as given below.

Figure 3.34: Status of Having a Bank Account

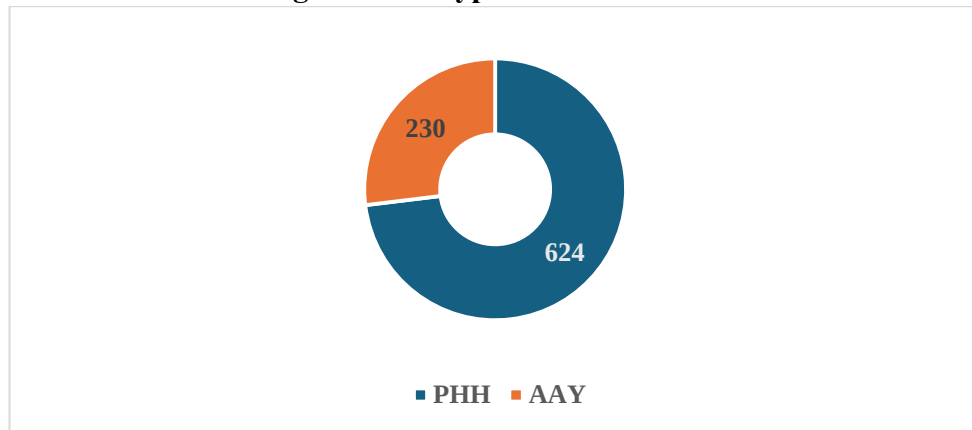


Source: Author's calculation from field survey

Figure 3.34 shows that a large majority of the respondents have bank accounts. On the other hand, there are a few households, i.e., 20 households who are yet to have a bank account. This shows the challenge remaining for financial inclusion among the poor households in the AMC area.

(iv) Types of Ration Card: All the households under study are beneficiaries of food subsidy under National Food Security Act (NFSA). Depending on the type of ration cards provided by the government, households are divided into Priority Households (PHH) and Antyodaya Anna Yojana (AAY). The distribution is given in Figure 3.35 below.

Figure 3.35: Types of Ration Card

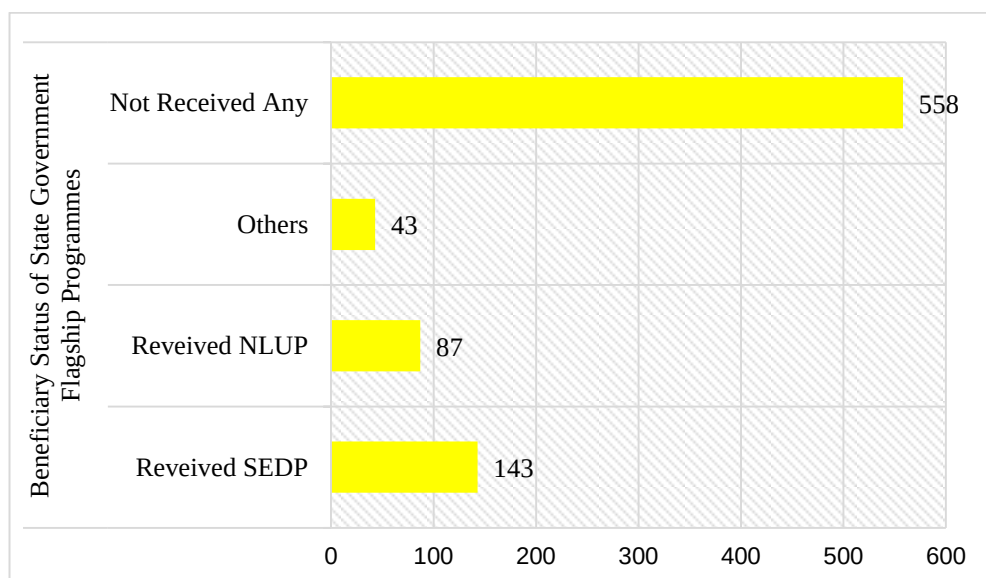


Source: Author's calculation from field survey

As shown in Figure 3.35, a large majority of the households have PHH ration cards with 624 households (76.49%) availing targeted Public Distribution System (PDS) under this category. There are 230 households (27.6%) availing ration under AAY, who receive 35 kgs of free rice under targeted PDS each month.

(v) Beneficiary Status of Government Flagship Programmes: The respondents were also asked whether they are beneficiaries of different state government flagship programmes including New Land Use Policy (NLUP), Socio-Economic Development Policy (SEDP) and others. The findings are given in Figure 3.36 as follows.

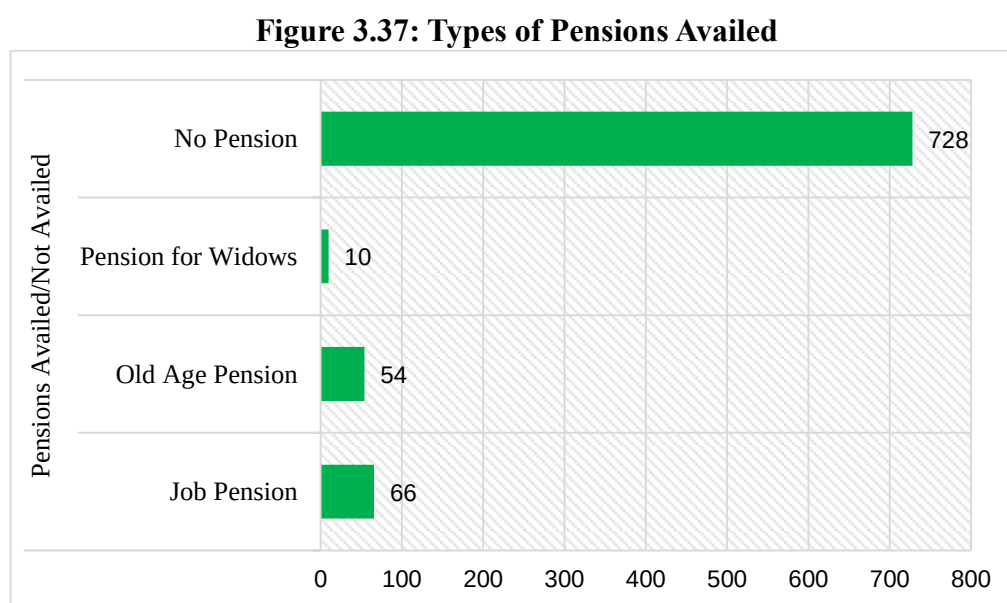
Figure 3.36: Beneficiary Status of Government Flagship Programmes



Source: Author's Field Survey

Figure 3.36 shows that a large majority of the households surveyed (64.73%) have not received any of the state government flagship programmes. It can be seen that only a few proportions of the households have received NLUP, SEDP and other flagship programmes of the government over the years. This shows that the government has to re-orient its policies in such a way that a majority of poor households become beneficiaries of the government's flagship programmes.

(vi)Types of Pensions Availed: Pension is an important social security measure which provides a livelihood for senior citizens who are not in the labour force anymore. The type of pensions availed by beneficiary households are categorized into Job pension, Old age pension, and Pension to widows. The data is given in Figure 3.37 as follows.



Source: Author's calculation from field survey

It can be observed from Figure 3.37 that a large majority of the households, i.e., 728 are not availing any of the pensions including Job pension, Old age pension and Pension to widows. Among the categories, 66 households availed Job pension and only 54 households (6.26%) availed Old age pension and 10 households availed Pension for widows.

3.4. Livelihood Conditions of Urban Poor in Aizawl

This section gives an examination of the livelihood conditions of urban poor in Aizawl which is given in Table 3.5. The table compares livelihood activities of Aizawl's urban poor across three time periods—2011-12, 2014-15, and 2023-24—using NSS data and the author's field survey. Key observations include:

1. **Decline in Agriculture:** Engagement in agriculture and allied activities has significantly declined from 53.9% (2011-12) to 4.1% (2023-24), reflecting urbanization and reduced dependence on traditional livelihoods.
2. **Growth in Construction and Other Services:** Construction activities peaked at 35.2% (2014-15) but fell to 21.8% (2023-24), while "Other services" grew to 8.3% in 2023-24, indicating diversification of urban livelihoods.
3. **Emerging Sectors:** New livelihood categories in 2023-24, such as drivers (9.8%), domestic help (6.2%), pensioners (6.7%), and small businesses/vendors (11.9%), reflect shifts toward informal and service-oriented work.
4. **Shift from Public Administration and Education:** Employment in public administration and education sectors declined sharply from 12.7% and 9.2% (2011-12) to 4.7% and 3.1% (2023-24), indicating reduced opportunities in formal sectors.
5. **Stability in Retail and Transport:** Wholesale, retail and motor repairs maintained stability at 9.3%, while transport and communication declined slightly from 5.2% (2014-15) to 1.6% (2023-24).

The data underscores a transition from traditional agricultural and formal sectors to informal service-oriented and small business activities among Aizawl's urban poor. A novel contribution of the current research is the examination of occupations which are not included in the National Industrial Classification (NIC) 2008 and were therefore excluded in the NSS survey. It includes livelihood activities such as driver (including delivery boy, taxi, and private driver), domestic help and housemaid, pensioner, small business/vendors and other services. Other services include livelihood services such as private security and casual workers in hotels and restaurants in the city. These additional livelihood activities are key components of

informal work in the urban sector which contribute 42.9 per cent of the total livelihood activities of the urban poor.

Table 3.5: Major Livelihood Activities of the Urban Poor in Mizoram (as per NIC-2008)

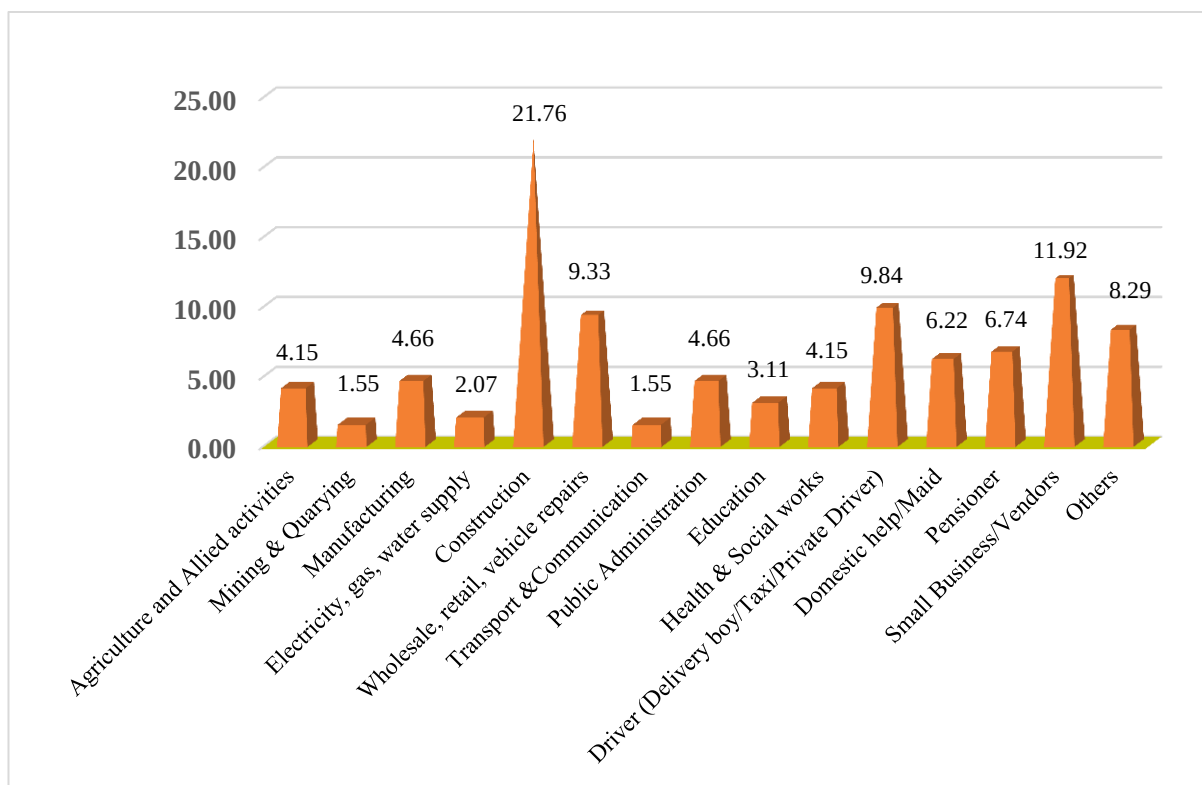
Livelihood Activities	NSS Data		Authors Survey (Aizawl)
	2011-12	2014-15	2023-24
Agriculture & allied	53.9	33.7	4.1
Mining & quarrying	0.9	0	1.6
Manufacturing	2.7	0.3	4.7
Electricity, water supply, etc.	0	0	2.1
Construction	6	35.2	21.8
Wholesale, retail, motor repairs	9.3	2.6	9.3
Transport & Communication	1.1	5.2	1.6
Public administration	12.7	17.8	4.7
Education	9.2	0	3.1
Human health & social works	2.3	0	4.1
Driver (Delivery boy/Taxi/Private Driver)			9.8
Domestic help/Maid			6.2
Pensioner			6.7
Small Business/Vendors			11.9
Other services	2.1	5.1	8.3
Total	100	100	100.0

Source I: 68th & 78th NSS Data

Source II: Author's Field Survey

Figure 3.38 also shows the livelihood activities undertaken by poor households in the AMC area as per the author's survey.

Figure 3.38: Major Livelihood Activities of the Urban Poor in Aizawl (as per NIC-2008) 2023-24



Source: Author's field survey

3.5. Estimates of Variation in the Socio-Economic Conditions of Urban Poor in Aizawl

As the survey collected data from various households across different wards of the AMC, certain variations among the wards can be observed in the variables under consideration. This is measured using the Coefficient of Variation (CoV) which is estimated by dividing the Standard Deviation by the Mean. The results are given in tables as follows.

- 1) Family Profile:** The family profile highlights descriptive data on the respondents' gender, marital status, occupation and family size. The variation across different wards is given in Table 3.6 as follows.

Table 3.6: Estimates of Variations in Family Profile of the Respondents

	Variables	Categories	Average/ Mean	Standard Deviation	CoV	CoV%
Family Profile	Gender	Male	15.3	7.1	0.5	46.4
		Female	29.7	10.7	0.4	35.8
	Marital Status	Married	25.6	11.1	0.4	43.3
		Unmarried	7.9	4.3	0.5	54.1
		Divorced	2.3	1.9	0.8	82.8
		Widow	9.1	3.5	0.4	38.2
	Occupation	Government Job	2.9	2.9	1.0	96.9
		Farming	2.3	2.8	1.2	123.1
		Trade	6.6	4.4	0.7	66.1
		Unemployed	4.0	2.3	0.6	57.7
		Pensioner	1.8	1.3	0.7	68.3
		Daily Wager	27.7	10.9	0.4	39.3
	Family Size	1 to 2	14.8	5.7	0.4	38.6
		3 to 5	20.5	7.2	0.4	35.3
		6 to 8	8.7	4.4	0.5	50.9
		More than 8	1.1	1.2	1.1	112.4

Source: Author's calculation from field survey

Table 3.6 shows that the CoV is high across families of different AMC wards in terms of farming as an occupation and family size of more than 8, which show a variation of more than one (or more than a hundred per cent). The variation is also high in terms of government jobs as an occupation but does not cross a hundred per cent.

2) Income, Savings and Expenditure: The variations in Income, Savings and Expenditure including variations in Average Annual Income, Average Monthly Income, Average Monthly Savings and Major Heads of Expenditure across different wards of AMC is given in Table 3.7.

Table 3.7: Variations in Income, Savings and Expenditure

	Variables	Categories	Average /Mean	Standard Deviation	CoV	CoV%
Income Savings and Expenditure	Average Annual Income	Below Rs. 20000	5.6	3.8	0.7	67.3
		Rs.20,001 – Rs.40,000	5.6	4.8	0.9	86.0
		Rs.40,001 - Rs.60,000	4.4	3.3	0.7	74.0
		Rs.60,001- Rs. 80,000	6.5	3.0	0.5	46.2
		Above Rs. 80,000	21.8	11.5	0.5	52.4
	Average Monthly Income	Below Rs.1,000	3.1	2.6	0.9	86.3
		1,000 – Rs.5000	9.4	6.7	0.7	71.4
		5000 – Rs.10000	12.5	4.9	0.4	39.5
		10000 – Rs.20,000	12.1	7.1	0.6	58.8
		Above Rs.20,000	8.2	5.4	0.7	65.3
	Average Monthly Savings	Below Rs. 1000	29.6	9.1	0.3	30.8
		Rs.1,000 – Rs.5,000	10.4	5.8	0.6	55.2
		Rs.5,000 – Rs.10,000	2.1	1.8	0.9	88.2
		Rs.10,000 – Rs.20,000	1.0	1.0	1.0	100.0
		Above Rs.20,000	0.1	0.3	3.0	299.5
	Major Heads of Expenditure	Education	28.1	10.5	0.4	37.3
		Food	43.7	14.7	0.3	33.5
		Clothing	10.3	5.7	0.6	55.7
		Health and Sanitation	30.2	12.9	0.4	42.6
		Others	2.5	2.3	0.9	92.7
		Savings	9.6	5.4	0.6	56.9

Source: Author's calculation from field survey

The variations in income, savings and expenditure are highest in the average monthly savings of above Rs. 20000. This is shown to be an extraordinary case since only one respondent is found across all the wards of the AMC, which is also rightly reflected in a very high CoV. The variation is also high in savings of Rs. 10000-Rs. 20000, which is a reasonable response since poor households are not expected to have such high saving ability. The variation is also high in the 'Others' category in the major heads of expenditure. Variation in the rest of the variables is relatively moderate.

3) Standard of Living: Variation in the standard of living measured using type of accommodation, house type, toilet facilities, vehicles ownership, source of water, source of lighting, cooking fuel and availability of water is given in Table 3.8 as follows.

Table 3.8: Variations in Standard of Living

	Variables	Categories	Average/ Mean	Standard Deviation	CoV	CoV%
Standard of Living	Type of Accommod ation	Own House	16.1	9.7	0.6	60.1
		Rent House	25.0	7.1	0.3	28.4
		Relatives House	2.9	2.5	0.9	86.9
		Government Quarters	1.3	2.5	2.0	195.4
	House Type	Pucca House	15.0	7.9	0.5	52.6
		Semi Pucca	6.0	4.3	0.7	71.4
		Kutchha	0.3	0.6	2.1	206.8
		Assam Type	23.2	12.0	0.5	51.6
		Bamboo House	0.8	1.4	1.7	169.2
	Toilet Facilities	Bathroom with Septic Tank Latrine	43.5	14.3	0.3	32.8
		Pit Latrine	0.8	1.2	1.4	143.9
		No Bathroom, No Toilet	0.6	1.1	1.8	183.6
		Using Public Toilet	0.1	0.2	4.4	435.9
	Vehicle Ownership	4 Wheeler	3.8	3.7	1.0	95.1
		2 Wheeler	17.8	8.3	0.5	46.9
		Bicycle	0.4	0.6	1.7	171.8
		No Vehicle	22.9	6.8	0.3	29.8
	Source of Water	Government Water Supply	36.3	13.5	0.4	37.2
		Private Well	0.3	0.5	1.7	171.9
		Public Well	0.2	0.5	2.5	254.3
		Public Water Point	3.0	2.8	0.9	93.0
		Fetching from Different Sources	4.4	7.9	1.8	178.5
		Others	1.2	1.5	1.3	126.3
	Source of Lighting	Electric Connection	45.2	14.9	0.3	33.1
		No Light	0.1	0.2	4.4	435.9
	Cooking Fuel	LPG	44.3	14.7	0.3	33.3
		Kerosene Oil	0.2	0.4	2.0	199.0
		Firewood	0.5	0.7	1.5	147.1
		No Proper Source	0.2	0.4	2.4	237.3
	Availability of Clean Water	Available	43.6	14.7	0.3	33.8
		Not Available	2.3	1.5	0.6	64.2

Source: Author's calculation from field survey

The variations in the standard of living are relatively high in certain areas. It exceeded 100 per cent in government quarters, kutchha houses, bamboo houses, pit latrine, use of public toilet, use of bicycle, use of private well and public well,

fetching of water from different sources, no source of lighting, use of kerosene oil, firewood as cooking fuel as well as no proper source of cooking fuel. On the other hand, the variations are low in rented houses, ownership of bathroom with septic tank, no ownership of vehicles, ownership of two wheelers, use of government water supply, electric connection, use of LPG and availability of clean water.

4) Educational Attainment: The variations in the educational attainment among the people in educational qualifications and types of children's schooling are also measured. They are given in Table 3.9 as follows:

Table 3.9: Variations in Educational Attainment

	Variables	Categories	Average/ Mean	Standard Deviation	CoV	CoV%
Educational Attainment	Educational Qualifications	Illiterate	1.8	2.0	1.1	107.5
		Up to Primary School	9.8	6.4	0.6	65.0
		Up to Middle School	17.3	6.8	0.4	39.1
		HSLC Passed	8.7	3.3	0.4	37.9
		HSSLC/PU Passed	4.4	2.7	0.6	61.6
		Graduate	1.8	2.5	1.3	133.3
		Post Graduate	0.1	0.2	4.4	435.9
	Children's Schooling	Government School	17.8	5.5	0.3	30.8
		Private School	17.2	7.0	0.4	40.8

Source: Author's calculation from field survey

The variations in educational attainment as given in Table 3.9 show that there is a large variation in the number of illiterate people and educational attainment up to graduate with only one post-graduate across all the 19 wards. This shows that a majority of the respondents across all the wards are literate but are not graduates.

5) Social Security Status: The study also estimates the variations in social security of the respondents in terms of the distribution of beneficiaries of various government schemes across different wards. The findings are given in Table 3.10 below.

Table 3.10: Variations in Social Security Status

	Variables	Categories	Average /Mean	Standard Deviation	CoV	CoV%
Social Security Status	Beneficiary Status of PMJJBY and PMSBY	Registered under PMJJBY	3.1	2.6	0.8	83.1
		Registered under PMSBY	0.9	1.1	1.2	119.2
		Registered under Both	1.7	1.9	1.1	110.3
		Not Registered in Both	25.6	12.0	0.5	46.9
		Not Aware of PMJJBY and PMSBY	12.8	9.4	0.7	72.9
	Beneficiary Status of MSHCS and PMJAY	Registered under MSHCS	10.6	4.5	0.4	42.7
		Registered under PMJAY	8.4	6.2	0.7	74.2
		Registered under Both	4.1	2.3	0.6	57.9
		Not Registered in Both	22.2	7.3	0.3	33.0
	Bank Account Status	Have Bank Account	44.3	14.4	0.3	32.5
		Have No Bank Account	1.1	1.3	1.2	124.6
	Types of Ration Card	PHH	32.8	14.0	0.4	42.6
		AAY	12.1	5.5	0.5	45.4
	Beneficiary Status of State Government Flagship Programmes	Received SEDP	7.5	4.4	0.6	58.0
		Received NLUP	4.6	3.3	0.7	71.8
		Others	2.4	1.5	0.6	61.2
		Not Received Any	29.4	11.7	0.4	40.0
	Pensions Availed/Not Availed	Job Pension	3.5	2.8	0.8	81.1
		Old Age Pension	2.8	3.1	1.1	110.2
		Pension for Widows	0.6	0.7	1.3	126.9
		No Pension	38.3	12.4	0.3	32.4

Source: Author's calculation from field survey

It can be observed from Table 3.10 that the highest variations in social security measures among the respondents across different wards are found in registration under PMSBY and registered under both PMSBY and PMJJBY, respondents with no bank account, respondents availing Old age pensions and respondents availing Pension for Widows. An important observation that could be made is that there are low variations or uniformity in certain variables which show a low level of social security status such as respondents with no registration in both

PMJJBY and PMSBY, Not registered in MSHCS and PMJAY, Not receiving any government flagship programme and availing no pension.

6) Variations in the Livelihood Status of the Urban Poor: The study also estimates the variations in the livelihood status of the urban poor which is given in Table 3.11.

Table 3.11: Variations in the Livelihood Status of the Urban Poor:

Categories	Mean	St Dev	CoV	CoV %
1. Agriculture and Allied activities	0.42	0.77	1.83	182.53
2. Mining & Quarrying	0.16	0.37	2.37	237.27
3. Manufacturing	0.47	0.61	1.29	129.15
4. Electricity, gas, water supply	0.21	0.42	1.99	198.96
5. Construction	2.21	1.18	0.53	53.48
6. Wholesale, retail, vehicle repairs	0.95	0.85	0.90	89.52
7. Transport & Communication	0.16	0.37	2.37	237.27
8. Public Administration	0.47	0.51	1.08	108.30
9. Education	0.32	0.58	1.84	184.42
10. Health & Social works	0.42	0.77	1.83	182.53
11. Driver (Delivery boy/Taxi/Private Driver)	1.00	1.00	1.00	100.00
12. Domestic help/Maid	0.63	0.60	0.95	94.57
13. Pensioner	0.68	1.00	1.47	146.58
14. Small Business/Vendors	1.21	1.40	1.15	115.45
15. Others	0.84	1.17	1.39	138.62

Source: Author's calculation from field survey

As shown in Table 3.11, the analysis of livelihood categories in Aizawl reveals significant variability across sectors, as reflected by the Coefficient of Variation (CoV). High CoV percentages in sectors like Mining & Quarrying (237.27%), Transport & Communication (237.27%), and Electricity, Gas, Water Supply (198.96%) indicate irregular participation and dependency. In contrast, Construction shows the lowest CoV (53.48%), highlighting its stability as a consistent livelihood source. Emerging informal sectors, including Drivers, Small Business/Vendors, and Pensioners, are gaining importance but show moderate to high variability. This underscores the urban poor's growing reliance on informal jobs and emphasizes the need for policy interventions to address the challenges in sectors with high variability and support informal livelihoods more sustainably.

3.6. Testing of Hypothesis 1: There is livelihood insecurity among urban poor in Aizawl

The T Statistic has been incorporated using One sample t-test to compare the mean of one group against the specified mean generated from a sample observation of 862 respondents. Taking variables such as Life Insurance, Health Insurance, Expenditure items, Livelihood, Educational Qualifications, Financial Assistance, Income and Savings to identify the livelihood insecurity among the urban poor in Aizawl.

a) Life Insurance under PMJJBY life insurance and PMSBY: Table 3.12 shows the result of one sample t-test on Life insurance under PMJJBY and PMSBY.

Table 3.12: One sample t-test of Life Insurance under PMJJBY life insurance and PMSBY

One-sample t test						
Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
pmjjby~y	862	3.982599	.034055	.9998484	3.915758	4.049439
mean = mean(pmjjbypmsby)				t = -0.0000		
Ho: mean = 3.982599				degrees of freedom = 861		
Ha: mean < 3.982599		Ha: mean != 3.982599		Ha: mean > 3.982599		
Pr(T < t) = 0.5000		Pr(T > t) = 1.0000		Pr(T > t) = 0.5000		

Source: Author's calculation from field survey using STATA 14

It is observed that the t-value -0.0000 , which means the sample mean is exactly equal to the hypothesized sample mean (3.982599), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 3.982599) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 3.982599. The confidence interval for the population mean is 3.915758 and 4.049439. Since the population mean 3.982599 falls within this confidence interval, it indicates that there is no significant difference between the sample mean and the hypothesized population mean.

In conclusion, Life Insurance under PMJJBY and PMSBY does not provide sufficient evidence to reject the null hypothesis. Therefore, the study fails to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Life Insurance PMJJBY and PMSBY.

b) Health/Life Insurance - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme: Table 3.13 shows the result of one sample t-test of Health/Life Insurance - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme.

Table 3.13: One Sample t-test of Health/Life Insurance - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
mhcspm~y	862	2.832947	.0429632	1.261391	2.748622	2.917271

mean = mean(mhcspmjay)

t =

-0.0000

Ho: mean = 2.832947

degrees of freedom

=

861

Ha: mean < 2.832947

Ha: mean != 2.832947

Ha: mean > 2.832947

Pr(T < t) = 0.5000

Pr(|T| > |t|) = 1.0000

Pr(T > t) = 0.5000

Source: Author’s calculation from field survey using STATA 14

It is observed from 3.13 that the t-value is -0.0000, which means the sample mean is exactly equal to the hypothesized sample mean (2.832947), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 2.832947) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 2.832947.

In conclusion, the Health/Life Insurance - covered under the Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable HEALTH/LIFE INSURANCE - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme.

c) One Sample t-test of Biggest Items of Expenditure: Table 3.14 shows the result of one sample t-test of the biggest items of expenditure which is generally food items for all the urban poor households.

Table 3.14: One Sample t-test of Biggest Items of Expenditure

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
Exp_items	862	.5417633	.0169804	.498542	.5084355	.5750912

mean = mean(fooditem)				t =	0.
0000					
Ho: mean = .5417633				degrees of freedom	
=				861	
Ha: mean < .5417633		Ha: mean != .5417633		Ha: mean > .5417633	
Pr(T < t) = 0.5000		Pr(T > t) = 1.0000		Pr(T > t) = 0.5000	

Source: Author's calculation from field survey using STATA 14

It is observed from Table 3.14 that the t-value is 0.0000, which means the sample mean is exactly equal to the hypothesized sample mean (0.5417633), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 0.5417633) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 0.5417633.

In conclusion, Biggest Items of Expenditure does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis 'There is livelihood insecurity among urban poor in Aizawl' using the variable Biggest Items of Expenditure.

c) One Sample t-test of Means of Livelihood: One sample t-test of means of livelihood is conducted and presented in Table 3.15 as follows.

Table 3.15: One Sample t-test of Means of livelihood

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]
liveli~d	862	5.00348	.0526198	1.54491	4.900202 5.106758
<pre> mean = mean(livelihood) Ho: mean = 5.00348 Ha: mean < 5.00348 Pr(T < t) = 0.5000 </pre>					
<pre> t = 0.0000 degrees of freedom = 861 Ha: mean != 5.00348 Pr(T > t) = 1.0000 Ha: mean > 5.00348 Pr(T > t) = 0.5000 </pre>					

Source: Author's calculation from field survey using STATA 14

It is observed from Table 3.15 that the t-value is 0.0000, which means the sample mean is exactly equal to the hypothesized sample mean (5.00348), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 5.00348) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 5.00348.

In conclusion, the Means of Livelihood does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis 'There is livelihood insecurity among urban poor in Aizawl' using the variable Means of Livelihood.

e) **One Sample t-test of Educational Qualifications:** Table 3.16 gives the result of one sample t-test of educational qualifications as follows.

Table 3.16: One Sample t-test of Educational Qualifications

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]
edu	862	1.508121	.0256275	.7524201	1.457821 1.55842
<pre> mean = mean(edu) t = -0.0000 Ho: mean = 1.508121 degrees of freedom = 861 Ha: mean < 1.508121 Pr(T < t) = 0.5000 Ha: mean != 1.508121 Pr(T > t) = 1.0000 Ha: mean > 1.508121 Pr(T > t) = 0.5000 </pre>					

Source: Author's calculation from field survey using STATA 14

It is observed from Table 3.16 that the t-value is -0.0000, which means the sample mean is exactly equal to the hypothesized sample mean (1.508121), leading

to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 1.508121) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 1.508121.

In conclusion, the Educational Qualifications do not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Educational Qualifications.

f) One Sample t-test of Those Receiving Financial Assistance from The Government: The result of one sample t-test of those receiving financial assistance from the government is given in table 3.17.

Table 3.17: One Sample t-test of Those receiving Financial Assistance from The Government

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]
finasst	862	.3236659	.0159451	.4681458	.2923701 .3549617

mean = mean(**finasst**)

t =

-0.0000

Ho: mean = .3236659

degrees of freedom = 861

Ha: mean < .3236659

Ha: mean != .3236659

Ha: mean > .3236659

Pr(T < t) = 0.5000

Pr(|T| > |t|) = 1.0000

Pr(T > t) = 0.5000

Source: Author’s calculation from field survey using STATA 14

It is observed from Table 3.17 that the t-value is –0.0000, which means the sample mean is exactly equal to the hypothesized sample mean (0.3236659), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 0.3236659) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 0.326659.

In conclusion, those receiving Financial Assistance from The Government do not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to

reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Financial Assistance from the Government.

g) One Sample t-test on Income: The result of one sample t-test of income is shown in Table 3.18 as follows.

Table 3.18: One Sample t-test of Income

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
income	862	3.299304	.0397853	1.168091	3.221216	3.377392

mean = mean(income)	t =	
-0.0000		
Ho: mean = 3.299304	degrees of freedom	
=	861	
Ha: mean < 3.299304	Ha: mean != 3.299304	Ha: mean > 3.299304
Pr(T < t) = 0.5000	Pr(T > t) = 1.0000	Pr(T > t) = 0.5000

Source: Author’s calculation from field survey using STATA 14.

It is observed from Table 3.18 that the t-value is –0.0000, which means the sample mean is exactly equal to the hypothesized sample mean (3.299304), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 3.299304) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 3.299304.

In conclusion, Income does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Income.

Table 3.19: One Sample t-test of Saving

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
saving	862	1.418794	.0257945	.7573224	1.368166	1.469421

mean = mean(saving)		t =
-0.0000		
Ho: mean = 1.418794	degrees of freedom = 861	
Ha: mean < 1.418794	Ha: mean != 1.418794	Ha: mean > 1.418794
Pr(T < t) = 0.5000	Pr(T > t) = 1.0000	Pr(T > t) = 0.5000

Source: Author’s calculation from field survey using STATA 14

It is observed from table 3.19 that the t-value is -0.0000 , which means the sample mean is exactly equal to the hypothesized sample mean (1.418794), leading to no difference. The t-statistic of 0 indicates there is no difference between the sample mean and the hypothesized population mean. The p-values for all alternative hypotheses are 0.5 or 1, suggesting that the null hypothesis (mean = 1.418794) cannot be rejected. Given the p-value of 1.0000 for the two-tailed test, there is no evidence to suggest that the sample mean is different from 1.418794 .

In conclusion, the variable Saving does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis 'There is livelihood insecurity among urban poor in Aizawl' using the variable Saving.

3.7. Chapter Summary

The secondary data shows that around 48.5 per cent of the workers are living in the urban areas of the state. It can also be observed that Mizoram has a relatively high MPCE which is higher than the North-East average as well as the All-India average and the state ranked third in both rural and urban MPCE after Sikkim and Arunachal Pradesh. As per the NFHS-5 survey, the median years of schooling are higher among males compared to females in both rural and urban areas. While the socio-economic status of the average household is considered to be good when looking at variables such as source of drinking water, availability of drinking water, sanitation facilities and use of cooking fuel, the low percentage of people with health insurance and financing scheme in both the rural and urban areas shows that an average household in Mizoram is vulnerable to health shocks. The high percentage of households with bank accounts in both the rural and urban areas indicate the success of financial inclusion and the potential to implement government schemes using Direct Benefit Transfer (DBT).

It can also be observed from the primary data that a large majority of the respondents are daily wage workers, and the majority of the households have an average monthly income below Rs. 20000. The largest share of expenditure of households is on food which reflects their status of poverty. Moreover, a large majority of the households saved below Rs. 1000 which indicates their vulnerability

to economic shocks. While most of the poor are living in a rented house, a number of them are also living in their own houses and the most common type of house is Assam type. The standard of living of the poor households seems to be fine in terms of a large number of people having bathrooms with septic tank latrines, availability of water supply, use of LPG as cooking fuel and use of electricity by households. However, the educational attainment shows that a large majority of the respondents are below matriculation, and it is not possible for them to avail good-paying government jobs. Another important finding is that a majority of the households are not registered in government-backed insurance schemes, and they are not beneficiaries of government flagship programmes and most of them are not getting pension benefits. This indicates that the poor households are not only poor but are also vulnerable to health and economic shocks. In line with NFHS-5, a majority of households are found to have bank accounts which indicates the success of financial inclusion.

The estimates of variations show that Farming as an occupation varies largely across different wards of AMC which shows the difference in occupation among localities even within one municipality. An outlier is found in one household among all the households of AMC who have savings above Rs. 20000, which indicates the failure in identifying poor households by the state government. Certain high variations found in the standard of living of the people including ownership of kutchha houses and bamboo houses show the difference in the housing type available in different areas of Aizawl. There are high variations in the different options other than the main source of water and source of lighting which indicates that the availability of basic water supply and electricity is relatively uniform in most of the AMC area. The outlier found in educational attainment is a Post Graduate, which is also reflected in the high CoV. On the other hand, the low CoV in terms of people not aware of government health insurance schemes and people not receiving government flagship programmes show that the poor are uniformly deprived of basic social security services of the central and state government.

Finally, one sample t-test on the hypothesis “There is livelihood insecurity among urban poor in Aizawl” using different variables such as Life Insurance,

Health Insurance, Expenditure items, Livelihood, Educational Qualifications, Financial Assistance, Income and Savings failed reject the null hypothesis and therefore the hypothesis is accepted.

Chapter 4
IMPACT OF GOVERNMENT
SCHEMES ON THE
LIVELIHOOD CONDITIONS OF
URBAN POOR IN AIZAWL

4.1. Introduction

Governments across countries play an important role in the upliftment of the poor people. This chapter discusses the role of government schemes in improving the livelihood conditions of the urban poor. The chapter is divided into six sections. The first section, i.e., section 4.1, introduces and gives an outline of the chapter. Section 4.2 discusses the role of the government in uplifting the livelihood conditions of the poor. Section 4.3 examines the central government schemes for improving livelihood conditions of the urban poor while Section 4.4 discusses the state government schemes for improving livelihood conditions of the urban poor. Section 4.5 gives an analysis of the impact of government schemes on the livelihood conditions of the urban poor using multinomial regression model. Finally, section 4.6 gives a summary and conclusion of the chapter.

4.2. Role of Government in Uplifting the Livelihood Conditions of the Urban Poor

Government plays a crucial role in uplifting the livelihood conditions of the urban poor through various programs and policies. In Indonesia, coordinated efforts by multiple ministries focus on environmental, social, and economic empowerment, though educational guidance is still needed (Dalimunthe, 2017). Ethiopia's urban poor face limited access to livelihood assets and high vulnerability, highlighting the need for improved policy implementation and collaboration between government sectors and NGOs (Yirga, 2021). However, in Ghana, the impact of democratization and decentralization on improving government performance for the urban poor has been limited. Factors such as traditional land allocation systems, donor involvement and supportive ethnic networks have helped mitigate poverty to some extent (Devas & Korboe, 2000). These studies emphasize the importance of targeted government interventions and collaborative efforts in addressing urban poverty.

The role of government in uplifting the livelihood conditions of the urban poor in India is multifaceted. Parashar (2014) highlights a shift from the government as a provider to an enabler in housing delivery through public-private partnerships (PPPs), emphasizing the need for a more proactive government role to ensure

effective housing solutions. Jha (2019) discusses the challenges of urban poverty exacerbated by rural-urban migration, noting that government schemes like the National Urban Livelihood Mission (NULM) aim to alleviate poverty but face implementation hurdles. Hasan et.al (2022) demonstrate that urban microfinance significantly impacts poverty reduction and empowerment among the urban poor, suggesting that government support for microfinance institutions can enhance these benefits. Amis (1997) argues that municipalities must create conducive environments for economic growth and social development, underscoring the importance of local governance in addressing urban poverty. Together, these studies illustrate the critical need for effective government intervention and collaboration with various sectors to improve urban livelihoods.

4.3. Central Government Schemes for Improving Livelihood Conditions of Urban Poor

In this section, various schemes launched and implemented by the Government of India for improvement of the living conditions of the urban poor are discussed.

a) Urban Reform Incentive Fund (URIF): Launched in 2002 by the Ministry of Urban Development, the Urban Reform Incentive Fund (URIF) was an innovative initiative aimed at incentivizing states to implement urban reforms through financial grants. Its primary objectives included improving urban governance, ensuring fiscal discipline, and promoting reforms in property tax, user charges, and e-governance systems (Ministry of Urban Development, 2002).

Despite its progressive goals, the scheme faced implementation challenges. While states such as Karnataka and Maharashtra leveraged the fund effectively, others showed limited progress due to inadequate institutional capacities and lack of political will (World Bank, 2004). The scheme was subsumed under the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in 2005, marking a shift toward a more holistic urban reform agenda (Planning Commission, 2005).

b) Jawaharlal Nehru National Urban Renewal Mission (JNNURM): The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), introduced in 2005,

sought to transform urban India by addressing infrastructure gaps and improving governance. It targeted 65 cities, focusing on urban infrastructure under the Urban Infrastructure and Governance (UIG) component and slum redevelopment through Basic Services to the Urban Poor (BSUP) (Ministry of Urban Development, 2006).

While JNNURM made progress in infrastructure projects and governance reforms, its implementation was marked by delays, cost overruns, and limited stakeholder engagement. The Comptroller and Auditor General (CAG) report in 2012 noted that only 30% of the approved projects were completed on time (CAG, 2012). JNNURM was discontinued in 2014 and replaced by newer schemes such as the Smart Cities Mission and the Atal Mission for Rejuvenation and Urban Transformation (AMRUT), which built upon its foundational principles.

c) National Urban Housing and Habitat Policy (NUHHP): Adopted in 2007, the NUHHP provided a framework for addressing India's urban housing challenges. It emphasized affordable housing, slum redevelopment, and sustainable urban development through public-private partnerships (Ministry of Housing and Urban Poverty Alleviation, 2007). Key provisions included promoting rental housing, using innovative financing mechanisms, and leveraging environmentally sustainable construction technologies.

Although the policy influenced later housing initiatives, its impact was limited due to insufficient enforcement mechanisms and overreliance on market-driven solutions, which often excluded the most vulnerable groups (Kundu, 2012). Despite these challenges, NUHHP served as a precursor to initiatives like the Pradhan Mantri Awas Yojana (PMAY), which adopted many of its principles.

d) Rajiv Awas Yojana (RAY): Launched in 2011, Rajiv Awas Yojana (RAY) aimed to create slum-free cities by providing affordable housing and ensuring legal entitlements for slum dwellers. It encouraged participatory planning, with local bodies and communities playing a central role in project implementation (Ministry of Housing and Urban Poverty Alleviation, 2011).

RAY's performance was modest, with only 20% of its targeted projects completed by 2015. Challenges included limited funding, bureaucratic hurdles, and

low private sector participation (Jha, 2015). The scheme was subsumed into Pradhan Mantri Awas Yojana (PMAY) in 2015, which expanded its scope and focused more explicitly on “Housing for All.”

e) National Urban Livelihoods Mission (NULM): The National Urban Livelihoods Mission (NULM), launched in 2013 and revamped in 2014, aimed to alleviate urban poverty by promoting skill development, self-employment, and financial inclusion among urban poor communities (Ministry of Housing and Urban Affairs, 2014). Key interventions included forming Self-Help Groups (SHGs), providing access to microfinance, and facilitating urban micro-enterprises.

NULM has demonstrated measurable success, with over 3 million urban poor receiving skill training by 2020 (DAY-NULM Annual Report, 2020). Its focus on women and marginalized groups has enhanced social inclusion. NULM remains active under the Deendayal Antyodaya Yojana framework, evolving into a cornerstone of India’s urban poverty alleviation strategy.

f) Swachh Bharat Abhiyan (Clean India Mission): Launched in 2014, Swachh Bharat Abhiyan (SBA) set out to achieve universal sanitation and eliminate open defecation by 2019. It focused on building individual and community toilets, promoting solid waste management, and generating behavioural change through awareness campaigns (Ministry of Urban Affairs, 2019).

The mission declared India open-defecation-free in 2019, with over 100 million toilets constructed. However, studies have highlighted challenges in maintaining infrastructure and managing waste sustainably (UNICEF India, 2020). SBA’s urban component continues to evolve, emphasizing solid waste management and urban cleanliness under Phase II of the program.

g) National Heritage City Development and Augmentation Yojana (HRIDAY): HRIDAY, launched in 2015, aimed to preserve India’s rich cultural heritage in 12 cities by integrating heritage conservation with urban development. It focused on revitalizing historic cores, improving infrastructure, and promoting cultural tourism (Ministry of Housing and Urban Affairs, 2015).

While HRIDAY successfully enhanced heritage infrastructure in cities like Varanasi and Jaipur, its limited budget and short duration constrained its impact. By 2017, the scheme was officially concluded, but its integrated approach has continued to influence urban heritage policies in India (CII Heritage Report, 2018).

h) Pradhan Mantri Awas Yojana (PMAY): Pradhan Mantri Awas Yojana (PMAY), launched in 2015, is a flagship housing scheme aiming to provide “Housing for All” by 2022. It includes components like in-situ slum redevelopment, affordable housing through credit-linked subsidies, and public-private partnerships (Ministry of Housing and Urban Affairs, 2020).

As of 2023, over 50 million houses have been sanctioned under PMAY. Despite challenges like land acquisition and project delays, the scheme remains a transformative initiative in addressing India’s housing deficit (NITI Aayog, 2023). Its success lies in its comprehensive approach, addressing both urban and rural housing needs.

i) Basic Services to the Urban Poor (BSUP): Part of JNNURM, BSUP (2005-2014) aimed to improve the living conditions of the urban poor by providing basic services like water, sanitation, and housing. It emphasized community participation and tenure security in slum redevelopment projects (Ministry of Urban Development, 2006). BSUP faced implementation challenges, with less than half of the approved projects completed by 2012. Many of its objectives have since been incorporated into PMAY and other housing initiatives (CAG, 2014).

There are four designated Basic Services to The Urban Poor (BSUP) within AMC area, viz., Rangvamual BSUP, Lawipu BSUP, Edenthur BSUP and Durtlang BSUP. There are 68 blocks in these four locations with 1016 dwelling units and inhabited by 710 families (as of December 2023).

j) Prime Minister’s Rojgar Yojana (PMRY): Introduced in 1993, PMRY aimed to generate self-employment opportunities for educated unemployed youth by providing financial assistance for small businesses. It targeted economically disadvantaged groups, including women and SC/ST populations (Ministry of Labour, 1995).

The scheme created millions of jobs but suffered from high loan defaults and inadequate training for beneficiaries. It was eventually replaced by programs like Start-Up India and Stand-Up India, which built on PMRY's entrepreneurial framework (RBI Report, 2012).

k) Swarna Jayanti Shahari Rozgar Yojana (SJSRY): Launched in 1997, SJSRY aimed to reduce urban poverty by promoting self-employment and wage employment for the urban poor. It emphasized community participation through SHGs and targeted women's empowerment (Ministry of Urban Development, 1997).

Despite reaching millions of beneficiaries, SJSRY faced challenges like underutilization of funds and limited convergence with other poverty alleviation programs. It was replaced by NULM in 2013, which adopted a more comprehensive strategy to address urban poverty (NULM Annual Report, 2015).

4.4. State Government Schemes for Improving Livelihood Conditions of Urban Poor

In this section, the study examined the schemes launched and implemented by the Government of Mizoram for improving the livelihood conditions of the urban poor in the urban areas of Mizoram.

l) New Land Use Policy (NLUP): The New Land Use Policy (NLUP) introduced by the Government of Mizoram primarily aims to replace traditional jhum (shifting) cultivation with sustainable agricultural practices such as agroforestry and horticulture. This policy encourages rural households to diversify their livelihoods, thereby enhancing their economic stability and reducing environmental degradation. While NLUP directly targets rural areas, its impact on urban poverty is significant. One of the main drivers of urban poverty is rural-to-urban migration, where individuals and families move to cities in search of better economic opportunities. These migrants often end up in urban slums with overcrowded, inadequate living conditions and limited access to employment.

By providing rural populations with sustainable alternatives to traditional farming, NLUP aims to reduce the need for migration to urban centers. As rural households experience improved livelihoods and economic stability, the pressures on

urban infrastructure and housing can be alleviated. This reduction in migration helps prevent the expansion of slums and informal settlements, contributing to better urban planning and poverty reduction. Thus, NLUP not only addresses rural poverty but also plays a role in mitigating urban poverty by curbing the factors that drive migration and slum formation.

m) Socio-Economic Development Programme (SEDP): The Socio-Economic Development Programme (SEDP) is another key initiative aimed at addressing both rural and urban poverty in Mizoram. The policy focuses on improving rural infrastructure, supporting small-scale industries, and enhancing agricultural productivity. By promoting local entrepreneurship, SEDP seeks to create job opportunities and stimulate economic growth in rural areas. The policy's significance for urban poverty lies in its potential to reduce the need for migration. As rural areas become more economically viable through increased local businesses and enhanced agricultural practices, fewer individuals are compelled to migrate to cities for employment.

In the context of urban poverty, SEDP helps reduce the strain on urban centers, where migrants often face poverty and poor living conditions in informal settlements. By encouraging rural economic development, the policy ensures that individuals can maintain their livelihoods without migrating to urban areas. Additionally, SEDP's emphasis on skill development and entrepreneurship provides rural populations with the necessary tools to create sustainable businesses. This approach not only tackles rural poverty but also alleviates urban poverty by mitigating the factors contributing to overcrowding and slum growth in cities.

n) Hand-holding Policy (Bana Kaih): The Hand-holding Policy (Bana Kaih) focuses on promoting entrepreneurship and self-employment, particularly among marginalized groups such as youth, women, and low-income communities. The policy provides financial assistance, mentorship, and technical guidance to individuals interested in starting small businesses. By encouraging local entrepreneurship, the Hand-holding Policy addresses one of the key challenges of urban poverty: the lack of stable, well-paying jobs, particularly in cities where many migrants are absorbed into the informal sector. Informal employment in urban slums

is often characterized by low wages and insecure working conditions, perpetuating poverty.

Through this policy, individuals in urban areas are empowered to start businesses that provide long-term economic stability and reduce reliance on low-wage, informal jobs. The focus on marginalized groups ensures that the benefits of entrepreneurship reach those most affected by poverty, such as women and young people. Furthermore, by supporting small-scale businesses, the policy promotes local economic development, job creation, and improved living standards. In this way, the Hand-holding Policy directly addresses urban poverty by offering an alternative to precarious employment, thus fostering economic resilience within urban communities.

4.5. Impact of Government Schemes on the Livelihood Conditions of the Urban Poor: Regression Results

In this section, we examine the impact of government schemes on the livelihood conditions of the urban poor using multinomial logistic regression.

Multinomial logistic regression is a statistical method used to model the relationship between a categorical dependent variable with more than two unordered outcomes and one or more independent variables. Unlike binary logistic regression, which compares two categories, multinomial logistic regression simultaneously models the probabilities of multiple categories relative to a baseline category. The model estimates a set of regression coefficients for each category (excluding the reference category), capturing how predictor variables influence the odds of being in one category versus the baseline.

The Likelihood Ratio (LR) chi-square test compares the fit of the model with the complete set of predictors with an intercept. If the LR value is significant, it means that at least one sample regression slope is significantly different from zero. Pseudo R² in multinomial logistic regression is not computed in the same way as R-square in OLS regression, but it explains a smaller proportion of variance in multinomial logistic regression. McFadden's Pseudo R² is an index of the proportionate improvement in model fit relative to the model.

The multinomial logistic regression model is expressed as:

$$\log \frac{Pr(y = k|x)}{Pr(y = K|x)} = \beta_0 + \beta_1 x_1 + \dots + \beta_p x_p \quad [Neath, R.C. \& M.S. Johnson (2010)].$$

The following study can be modelled as:

$$\log \frac{P(Y)}{1-P(Y)} = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5$$

where, Y represents Income, x_1 represents NLUP, x_2 represents SEDP, x_3 represents PMAY, x_4 represents pension, x_5 represents none (not receiving any schemes). The variables are taken from the survey data descriptively presented in Figures 3.18, 3.21, 3.33, 3.36, 3.37 which are then converted into dummy variables for the purpose of analysis.

The Likelihood Ratio (LR) test reveals that the model containing the full set of predictors represents a significant improvement in a fit relative to the model LR $\chi^2(10) = 43.99$, with a significant value $p < 0.001$. This indicates that at least one population slope is non-zero. The Pseudo R² represents that the model containing the predictor shows a 2.39 percent improvement in a fit relative to the model.

Table 4.1: Multinomial Logistic Regression on Income and Government Schemes

Multinomial logistic regression				Number of obs	=	861
				LR chi2(10)	=	43.99
				Prob > chi2	=	0.0000
Log likelihood = -898.12846				Pseudo R2	=	0.0239
income	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
1						
nlup	-1.176757	.4491109	-2.62	0.009	-2.056998	-.2965161
sedp	-.9759498	.4106924	-2.38	0.017	-1.780892	-.1710075
pmay	-2.871565	1.12972	-2.54	0.011	-5.085776	-.6573547
pension	.4241672	.2309135	1.84	0.066	-.0284149	.8767492
none	-1.751488	.3938267	-4.45	0.000	-2.523374	-.9796021
_cons	.8659494	.3822972	2.27	0.024	.1166607	1.615238
2	(base outcome)					
3						
nlup	-.066199	.439523	-0.15	0.880	-.9276484	.7952503
sedp	-.5742323	.4235462	-1.36	0.175	-1.404368	.255903
pmay	.0075446	.6428992	0.01	0.991	-1.252515	1.267604
pension	-.0610234	.2399454	-0.25	0.799	-.5313078	.4092611
none	-.7203557	.4121293	-1.75	0.080	-1.528114	.0874029
_cons	.1773051	.4033273	0.44	0.660	-.6132019	.967812

Source: Author's calculation from field survey using STATA 14

In Table 4.1, the multinomial logistic regression reveals that taking the mean income (i.e., Base Outcome 2) category as the base outcome, the explanatory variable NLUP predictor on the dependent variable of income has a negative and significant value ($b = -1.176757$, $S.E = 0.4491109$, $p < 0.009$). This indicates that for a relative probability change below and above the mean income category, the log odds of NLUP are predicted to decrease by 1.177 units. This result suggests that households with above mean income category are at the less risk of receiving NLUP than the household of lower mean income.

The SEDP predictor is negative and significant ($b = -0.9759498$, $S.E = 0.4106924$, $p < 0.017$), indicating that the log odds of an increase in income are predicted to be -0.9759498 lower than that of households with SEDP among below mean income category.

The PMAY predictor is negative and significant ($b = -2.871565$, $S.E = 1.12972$, $p < 0.011$) indicating that the log odds of an increase in income is predicted to be -2.871565 lower than that of household with PMAY.

However, the *pension* predictor has a positive and significant value at a 10 per cent level of significance ($b = 0.4241672$, $S.E = 0.2309135$, $p < 0.066$) indicating that the log odds of an increase in income is predicted to be a 0.4241672 increase for a household with a *pension*.

The *none* (none implying households who do not receive any government schemes) variable predictor has a negative and significant ($b = -1.751488$, $S.E = 0.3822972$, $p < 0.001$) indicating that the log odds of increase in income is predicted to be -1.751488 lower than that of the household with none variable.

It can be observed that taking the mean income category as the base outcome, the multinomial logistic regression model shows a negative coefficient within their income and various government schemes observed in the study. Our model can be represented as:

$$\log \frac{Pr(Y)}{Pr(Y)} = 0.8659 - 1.1767nlup - 0.9759sedp - 2.8715pmay + 0.4241pension - 1.7514none$$

In conclusion, the impact of government schemes on the income of the urban poor in Aizawl using multinomial logistic regression shows that all government schemes other than pension benefits do not have significant effect on the income of the urban poor in Aizawl.

The multinomial logistic regression on savings to government schemes has also been performed to see how government schemes have an impact on savings among urban poor in Aizawl. However, the result shows a very low Pseudo R2 (0.0042), Likelihood Ratio (LR) χ^2 (5) = 4.49, which is relatively low to fit a model and a statistically insignificant value on savings to all the government schemes. This is shown in Table 4.2.

Table 4.2: Multinomial Logistic Regression on Saving and Government schemes

Multinomial logistic regression	Number of obs	=	861
	LR chi2(5)	=	4.49
	Prob > chi2	=	0.4814
Log likelihood = -533.24777	Pseudo R2	=	0.0042

saving	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
1	(base outcome)					
2						
nlup	-.0422513	.3837588	-0.11	0.912	-.7944046	.7099021
sedp	.0317525	.3559455	0.09	0.929	-.6658878	.7293929
pmay	.4934909	.6009153	0.82	0.412	-.6842815	1.671263
pension	.0982091	.2040668	0.48	0.630	-.3017545	.4981727
none	.325533	.3373155	0.97	0.335	-.3355932	.9866592
_cons	-1.031115	.3291846	-3.13	0.002	-1.676305	-.3859248

Source: Author's calculation from field survey using STATA 14

The above model could not provide either an explanatory or predictive value or the relationship between the predictors and the outcome. Thus, due to the insignificant value, the study concluded that the government schemes available do not have any impact on household savings among the urban poor.

A relative risk involves a comparison of two groups in terms of the risk (or likelihood) of a given outcome. The Relative Risk Ratio (RRR) represents the predicted multiplicative change in the relative risk (i.e., the risk of falling into a comparison group relative to the risk of falling into the baseline group) per unit increase on an independent variable. Therefore, the study incorporates RRR to compare the variables.

In general, if an $RRR > 1$, this indicates that with increasing values on the independent variable, there is an increased likelihood/risk of a case falling into the comparison variable and a decreased risk of falling into the baseline outcome. If $RRR < 1$, then this indicates that with increasing values on the independent variable, there is a decreased risk of a case falling into the comparison group and an increased risk of a case falling into the baseline outcome. If $RRR = 1$, then there is no relationship between the independent variable and the risk of falling into the comparison group in relation to the baseline group.

Table 4.3: Relative Risk Ratio (RRR) on Income and Government Schemes

Multinomial logistic regression	Number of obs	=	861
	LR chi2(10)	=	43.99
	Prob > chi2	=	0.0000
Log likelihood = -898.12846	Pseudo R2	=	0.0239

income	RRR	Std. Err.	z	P> z	[95% Conf. Interval]	
1						
nlup	.3082768	.1384505	-2.62	0.009	.1278371	.7434037
sedp	.3768343	.154763	-2.38	0.017	.1684878	.8428153
pmay	.0566103	.0639537	-2.54	0.011	.0061841	.5182204
pension	1.528317	.352909	1.84	0.066	.971985	2.403075
none	.1735155	.068335	-4.45	0.000	.0801886	.3754605
_cons	2.377262	.9088205	2.27	0.024	1.123738	5.029085
2	(base outcome)					
3						
nlup	.9359446	.4113692	-0.15	0.880	.3954827	2.214995
sedp	.563137	.2385146	-1.36	0.175	.2455223	1.291627
pmay	1.007573	.647768	0.01	0.991	.2857852	3.552331
pension	.9408013	.225741	-0.25	0.799	.5878357	1.505705
none	.4865791	.2005335	-1.75	0.080	.2169444	1.091336
_cons	1.193995	.4815709	0.44	0.660	.5416139	2.632179

Source: Author's calculation from field survey using STATA 14

The RRR for NLUP variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.3082. The RRR for SEDP variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.3768. The RRR for PMAY variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.0566. The RRR for *pension* variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 1.5283. The RRR for *none* variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.1735.

To conclude, the multinomial logistic regression has been performed between income and savings among the households. The study finds as follows:

Table 4.4: Multinomial Logistic Regression on Income and Saving

Multinomial logistic regression	Number of obs	=	861
	LR chi2(2)	=	41.68
	Prob > chi2	=	0.0000
Log likelihood = -899.27961	Pseudo R2	=	0.0227

income	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
1						
saving	-1.232993	.2058555	-5.99	0.000	-1.636463	-.8295241
_cons	1.028399	.2679712	3.84	0.000	.5031854	1.553613
2	(base outcome)					
3						
saving	-.5609435	.1735822	-3.23	0.001	-.9011583	-.2207287
_cons	.3233793	.2451661	1.32	0.187	-.1571374	.8038959

Source: Author's calculation from field survey using STATA 14

It is observed that regressing income on saving, taking mean income as a base outcome, with a unit increase in income, the relative probability to save for below mean income category is -1.232993. While with a unit increase in income, the relative probability to save for the above mean income category is -0.5609435. This indicates that the above mean income category has a relative probability of saving with an increase in income than those of the below mean income category. Thus, this can be modelled as,

For the below mean income category,

$$Y = 1.028399 - 1.232993(S)$$

And for the Above mean income category.

$$Y = 0.3233793 - 0.5609435(S)$$

Where, Y indicates income and S indicates Saving.

4.6. Chapter Summary

The role of the government in improving the livelihoods of the poor has been extensively studied in various contexts across the globe, underscoring the importance

of targeted interventions and welfare programs. In India, a wide range of initiatives and schemes have been launched to address poverty and promote economic inclusion. These schemes often aim to provide financial assistance, skill development, housing support, and social security to vulnerable sections of society. Mizoram, in particular, has implemented several government programs, often termed as *flagship programmes*, aimed at uplifting the livelihoods of the poor. Regardless of the ministry or department overseeing them, schemes such as the NLUP, SEDP, and PMAY have been recognized as initiatives for economic development and poverty alleviation.

However, the results of the multinomial logistic regression suggest that these schemes have not had a significant effect on the income levels of the urban poor in Aizawl. The coefficients for NLUP, SEDP, and PMAY are negative and not statistically significant, indicating that participation in these schemes does not substantially improve the odds of higher income categories for beneficiaries. This lack of significance raises concerns about the design, implementation, and reach of these programs in the urban setting. On the other hand, the pension variable shows a significant positive effect on income, suggesting that pensions play a critical role in supporting the livelihoods of the urban poor beneficiaries. Pensions provide a steady source of income, particularly for older individuals and vulnerable groups, ensuring financial stability where other interventions may fall short. These findings highlight the need for a comprehensive review of the existing schemes, focusing on improving their effectiveness and ensuring that they address the specific needs of the urban poor in Mizoram.

Chapter 5
ANALYSIS OF SAVINGS AND
CONSUMPTION PATTERNS OF
URBAN POOR IN AIZAWL

5.1. Introduction

This chapter examines the consumption and saving patterns of the urban poor in Aizawl. The study made a comparison of consumption and saving patterns of the beneficiaries of Antiyodaya Anna Yojana (AAY) households and those categorised as Priority Households (PHH). The current section introduces the chapter and highlights the remaining sections of the chapter. Section 5.2 briefly discusses the importance of examining consumption and savings in an economy. Section 5.3 discusses recent trends in household consumption and savings in Mizoram using secondary data, taken from the latest Household Consumption Expenditure Survey 2022-23, conducted by the Ministry of Statistics and Programme Implementation (MoSPI), Government of India, and savings data by the National Savings Institute, Department of Economic Affairs, Government of India. Section 5.4 provides an examination of the consumption and savings patterns of poor households in Aizawl using data collected from a field survey. Section 5.5 provides a discussion on the testing of Hypothesis No. 3 of the study – “Households spend a high proportion of their income on the consumption of food items”. Finally, section 5.6 gives the summary and conclusion of the chapter.

5.2. Rationale for Examining Household Consumption

Consumption pattern signifies the total household consumption defined as the package of goods and services that a household consumes, generally measured in household purchases (Blok, 2004). Household consumption is a necessary catalyst for economic development, and it represents more than half of Gross Domestic Product (GDP) in most developed economies. Studies on household spending patterns over the past 150 years have shown that large, non-marginal increases in household income tend to accompany economic development, which largely influences the composition and magnitude of household spending across different aspects of their spending. Engel's Law is the best-known example of this case which postulates that household spending on food items tends to decline when household income increases (Chai, 2018). Studies show that poor families worldwide spend a large fraction of their income consuming goods that do not appear to alleviate poverty while saving at low rates (Moav & Neeman, 2012). A study of food

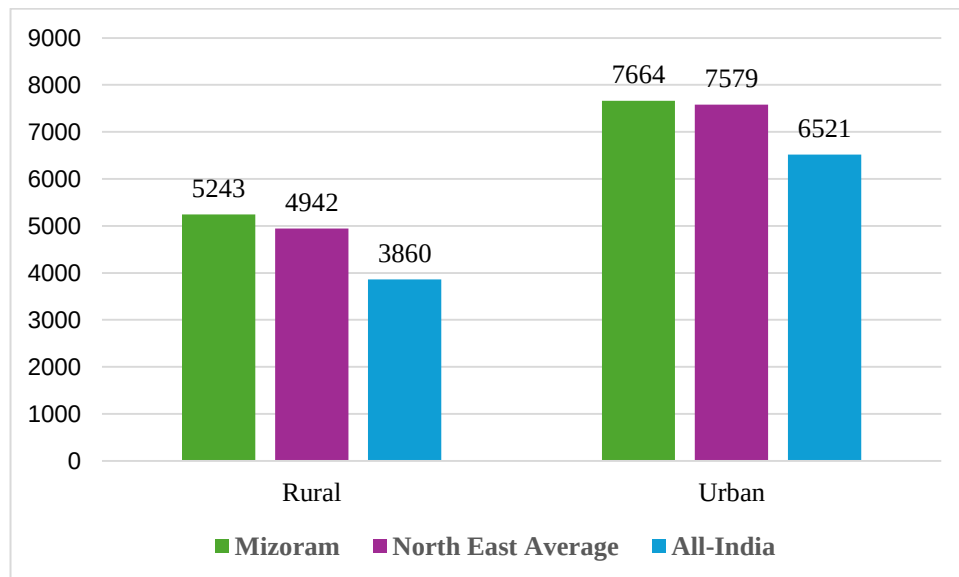
acquisition and intra-household consumption patterns by Pradhan et.al (2014) among low and middle-income urban households in Delhi also found that half of the households spent at least two-thirds of their income on food.

Savings play an important role in the welfare of individuals and society. At the household level, savings help in financing productive investments and at the macroeconomic level, saving rates help predict future economic growth. While poorer sections of society have lots of barriers to savings, evidence suggests that they also have a substantial demand for savings (Karlan et.al., 2014). The aggregate savings rate as a fraction of national income not a part of current consumption has also long been widely regarded as a key factor in economic growth. This is found in the dynamic Harrod-Domar model where the saving rate and the incremental capital output ratio are key determinants of the economy's growth rate. Furthermore, in the neoclassical growth model where savings are not a part of the determinants of the economic growth in the steady state, a higher saving rate is associated with more rapid economic growth in its progress towards long-run equilibrium. Since savings finance both the physical and human capital formation needed to increase output, it plays an important role in the development process of less developed countries which are usually capital-scarce (Bautista & Lamberte, 1990).

5.3. Recent Trends in Household Consumption and Savings in Mizoram

Household consumption and savings are examined at the national level by the Government of India. The Household Consumption Expenditure Survey (HCES) 2022-23 by the Ministry of Statistics and Programme Implementation (MoSPI) is an important survey regarding household consumption in India. This survey on household consumption expenditure aims at generating estimates of household Monthly Per Capita Consumption Expenditure (MPCE) and its distribution separately for the rural and urban sectors of the country, for States and Union Territories, and different socio-economic groups. The MPCE of Mizoram compared to the average MPCE of North-East India and all Indian States is given in Figure 5.1 as follows.

Figure 5.1. Monthly Per Capita Consumption Expenditure of Mizoram, North-East and India

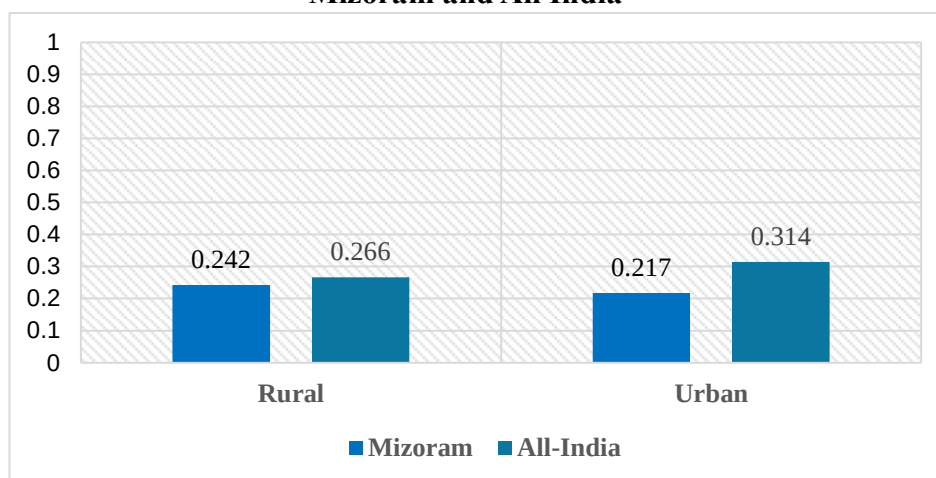


Source: Household Consumption Expenditure Survey, 2022-23, Government of India

Figure 5.1 shows that the MPCE of households in the urban and rural areas are Rs. 5243 and Rs. 7664 respectively which is higher than the North-East average and All India average. The survey also estimates the inequality among households in terms of consumption expenditure using Gini coefficient. The comparison of inequality among households in Mizoram and India is given in Figure 5.2 as follows.

It can be observed from Figure 5.2 that the Gini Coefficient of rural and urban households in terms of MPCE in Mizoram is 0.242 and 0.217 respectively which are lower than the all-India Gini Coefficient of 0.266 and 0.314 for rural and urban areas respectively. This indicates the relatively better situation of inequality in Mizoram compared to all India average.

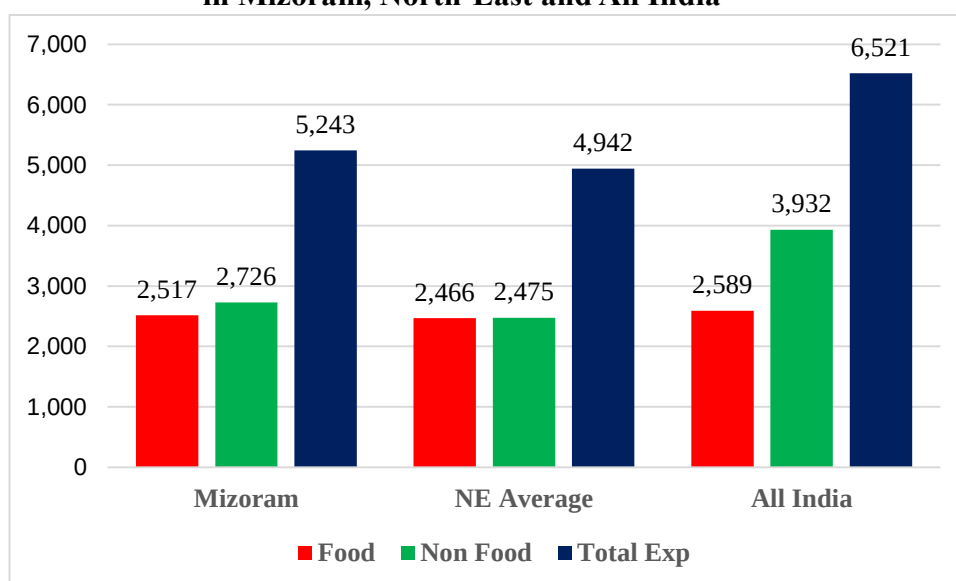
Figure 5.2. Gini-Coefficient of Monthly Household Consumption in Mizoram and All India



Source: Household Consumption Expenditure Survey, 2022-23, Government of India

Another key factor in the analysis of consumption expenditure is the distribution of expenditure into expenditure on food and non-food items. As Engel's theory suggests, a high proportion of income is spent on food items when the household income is low. The data on the distribution of expenditure on food and non-food items by households for Mizoram, North East average and All India is given in Figure 5.3 as follows.

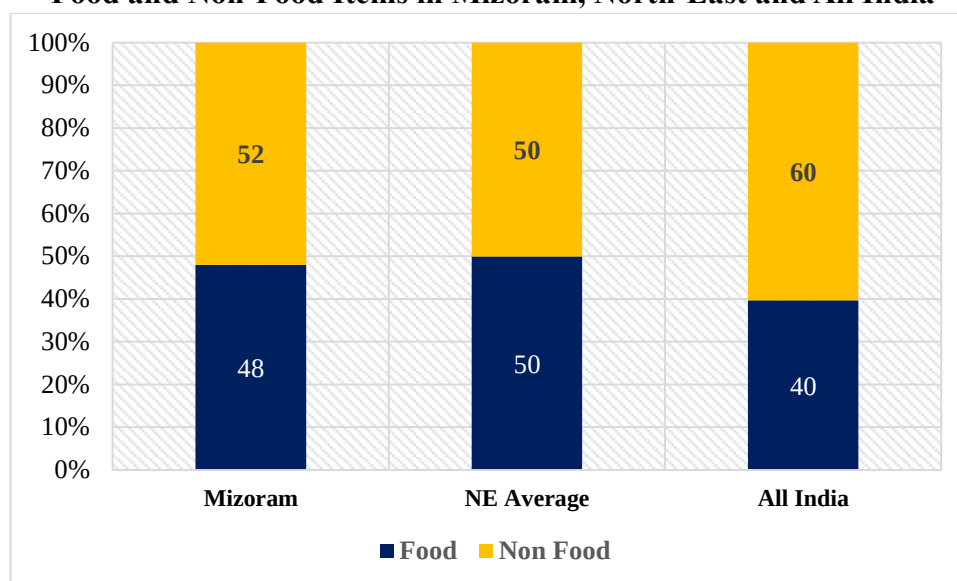
Figure 5.3: Monthly Household Consumption of Food and Non-Food Items in Mizoram, North-East and All India



Source: Household Consumption Expenditure Survey, 2022-23, Government of India

Figure 5.3 shows the amount spent by households on food items is lower than the expenditure on non-food items. In comparison, the households in Mizoram spent a slightly higher amount in their consumption of food and non-food items compared to the average of North-East states. The percentage distribution of this monthly household expenditure is given in Figure 5.4 as follows.

Figure 5.4. Percentage Distribution of Monthly Household Consumption of Food and Non-Food Items in Mizoram, North-East and All India

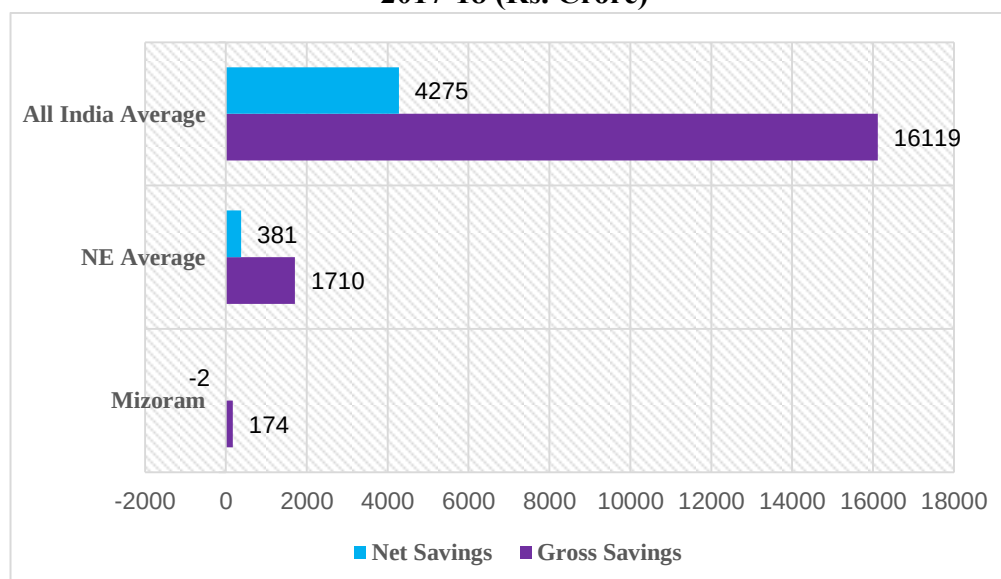


Source: Household Consumption Expenditure Survey, 2022-23, Government of India

It can be seen from Figure 5.4 that the percentage of MPCE on non-food items is slightly higher than that of the food items in Mizoram while it is approximately 50 per cent at the North-East India average. However, at all India level, the percentage of MPCE of non-food items is higher than that of Mizoram and North-East average with 60 per cent, and MPCE on food items at all India level stood at 40 per cent.

The data on gross and net savings at the state level is collected by the National Savings Institute (NSI), Ministry of Finance, Government of India. The latest data available in the NSI website, however, is 2017-18 which seems to be a bit outdated for policy analysis. However, due to absence of new data, it can be used to highlight the overall savings situation of Mizoram, North-East average and all India average as given in Figure 5.5 as follows.

Figure 5.5: Gross & Net Small Savings Collections in Post Offices and Banks in 2017-18 (Rs. Crore)



Source: National Savings Institute, Government of India

Figure 5.5 shows that the savings level is very low in Mizoram, in comparison to North-East Average and All India Average. Gross savings is the difference between income earned by residents and their consumption expenditures, and net savings is gross savings minus depreciation. Apart from low gross savings, the net savings in Mizoram is low which shows that the economy of the state could be on an unsustainable path if the trend continues. However, the observation is limited by a lack of recent data which could have either improved or deteriorated.

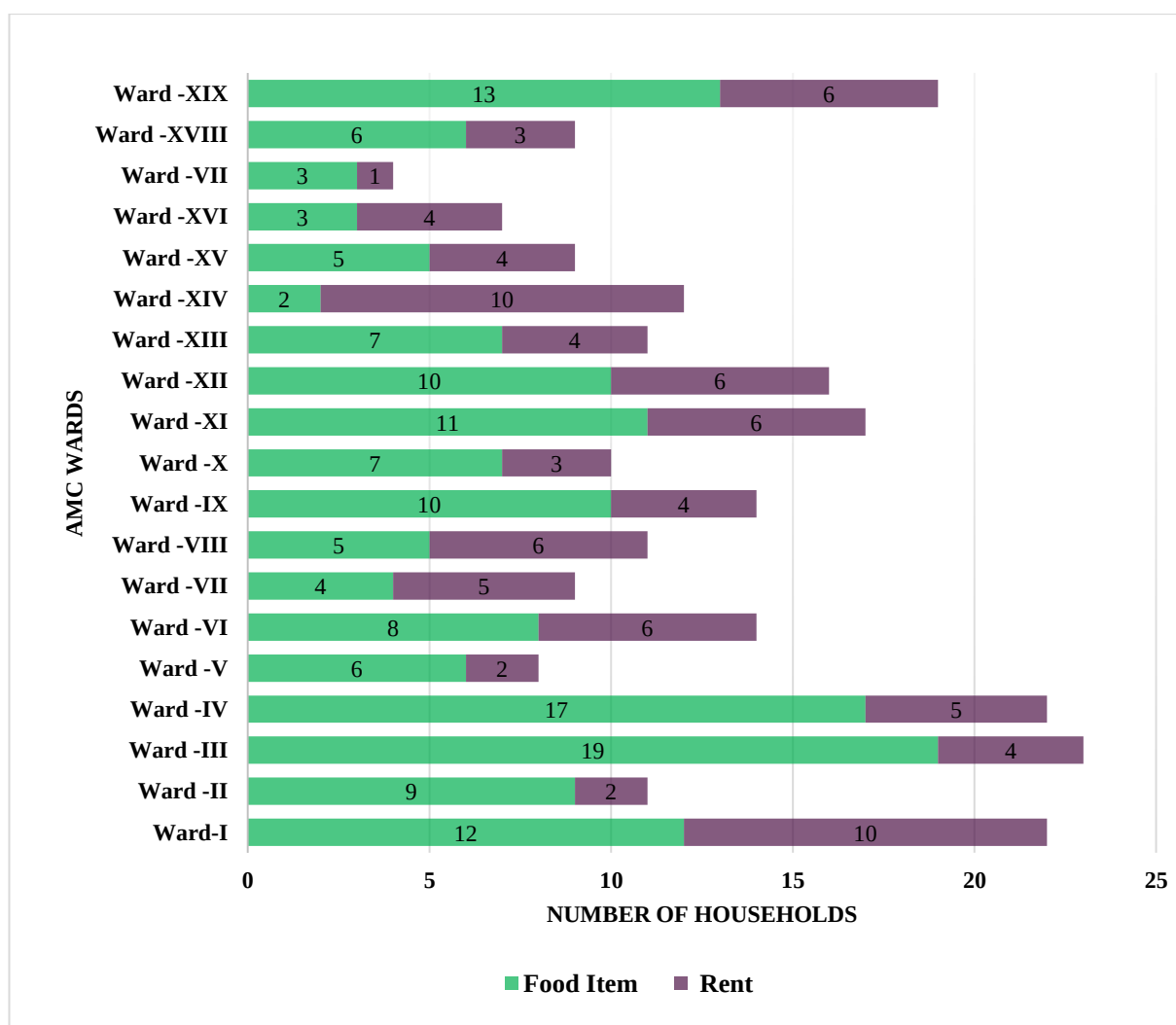
5.4. Consumption and Savings Patterns of Poor Households in Aizawl

This section provides an analysis of the consumption and savings pattern of poor households in Aizawl by separately examining and then comparing the conditions of the sample AAY and PHH households.

5.4.i Consumption Pattern

The top items of consumption of the PHH and AAY households in the AMC area are listed as per the general pattern of consumption identified. The data is presented in figures, and the corresponding data is given in the appendix. While the sample households in each ward are given similar options for their major heads of expenditure including - food item, rent, education, clothing and others, all the responses show that food item and rent are the top items of expenditure for both the AAY and PHH households. The ward-wise top items of expenditure among AAY households are given in Figure 5.6 as follows.

Figure 5.6. Major Items of Consumption Expenditure of AAY Households in AMC Area



Source: Author's field survey

As shown in Figure 5.6, AAY households spent a majority of their consumption on food items in 16 Wards out of 19 Wards. However, in Ward Nos. 7, 8 and 14, the sample households spent a larger portion of their consumption on rent. We also estimate the variation in their consumption pattern across different wards by using Coefficient of Variation. The finding is given in Table 5.1 as follows.

Table 5.1: Estimates of Variation in Top Items of Consumption Expenditure of AAY Households in the AMC Area

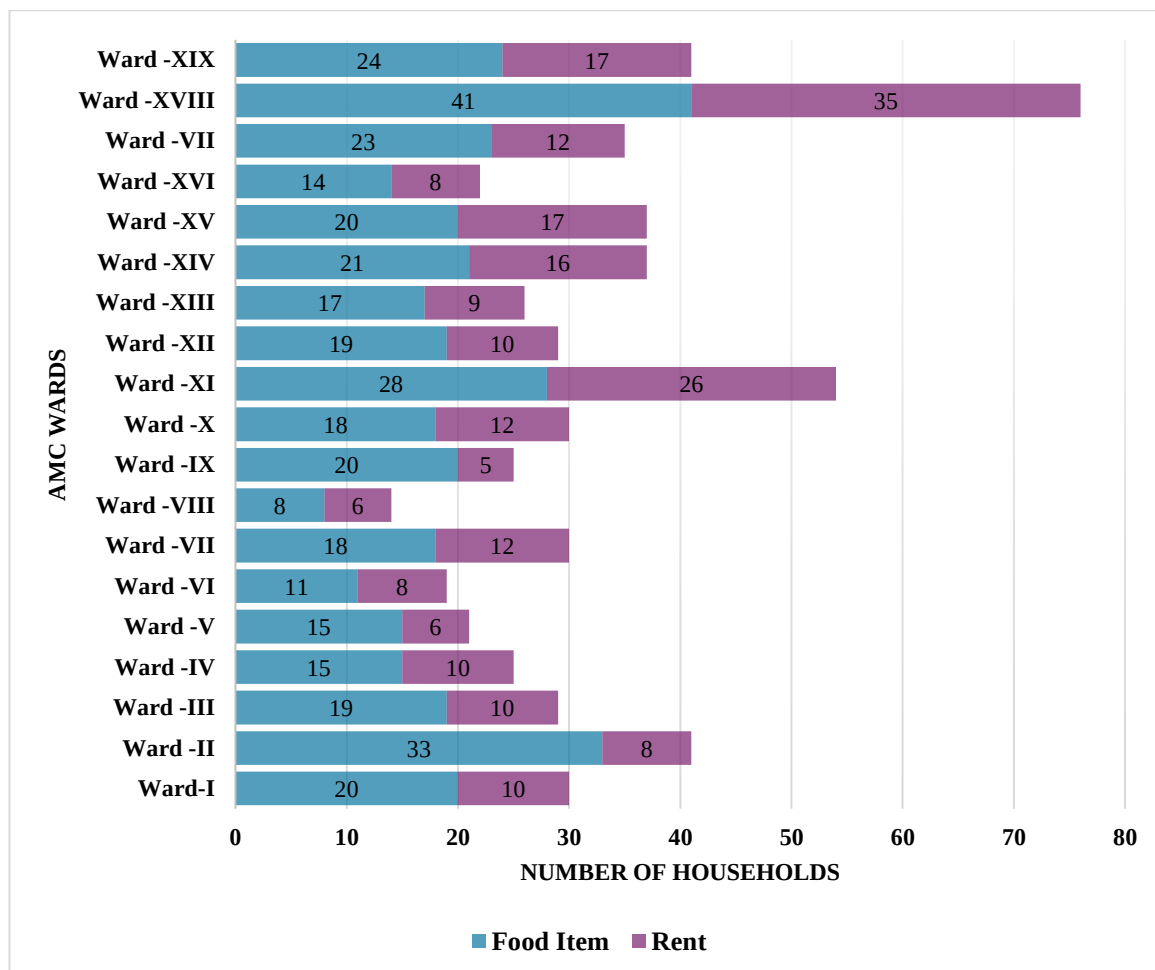
Heads of Expenditure	Mean	Standard Deviation (SD)	Coefficient of Variation	CoV %
Food Items	8.26	4.65	0.56	56.31
Rent	4.79	2.37	0.49	49.50

Source: Author's calculation from field survey

Table 5.1 shows that the Coefficient of Variation of Food Items as major heads of expenditure is 56.31 per cent across all the wards of the AMC whereas that of Rent as major heads of expenditure is 49.50 per cent. The variability is well within the average compared to the CoV estimates regarding the different socio-economic variables given in Chapter 2.

The distribution of top items of consumption expenditure of PHH households in AMC area is also given in Figure 5.7 as follows.

Figure 5.7: Major items of Consumption Expenditure of PHH Households in AMC Area



Source: Author's field survey

Figure 5.7 shows that in all the 19 AMC wards, the expenditure of the households on food items occupies a major proportion. This data indicates that poor households have no option but to spend a large proportion of their income on food, which is the most basic necessity of life. The variation in their consumption pattern estimated using Coefficient of Variation is given in Table 5.2 as follows.

Table 5.2: Estimates of Variation in Top Items of Consumption Expenditure of PHH Households in the AMC Area

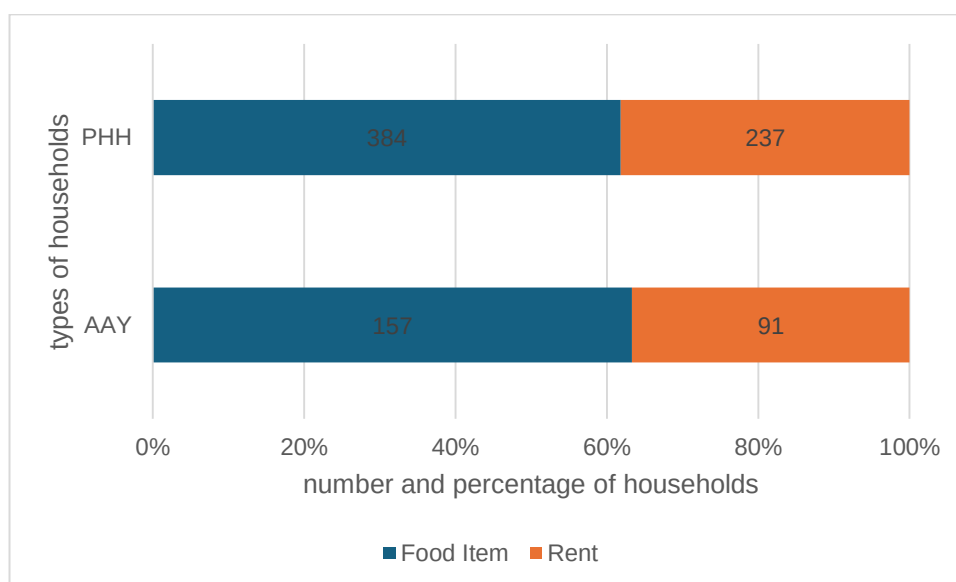
Heads of Expenditure	Mean	Standard Deviation (SD)	Coefficient of Variation	CoV %
Food Items	20.21	7.56	0.37	37.41
Rent	12.47	7.38	0.59	59.18

Source: Author's calculation from field survey

Table 5.2 shows the variation in the major items of consumption expenditure of PHH households in the AMC area. The Coefficient of Variation in food items across different AMC wards is lower than that of rent among PHH households. However, in comparison to the AAY households, the variation in food items as the major item of consumption across different wards is lower in PHH. At the same time, the variation in rent as a major item of consumption is higher in PHH than in AAY households. The Coefficient of Variation in the two variables in both PHH and AAY households across different AMC wards is below 60 per cent which can be considered normal compared to the variations in the other different socio-economic variables of the households.

The relative position of food items and rent in the household consumption of PHH and AAY households in the AMC area by estimating the number and percentage of households categorizing them as major heads of expenditure is given in Figure 5.8 as follows.

Figure 5.8: Relative Position of Food Items and Rent in the Household Consumption of PHH and AAY in the AMC area.



Source: Author's field survey

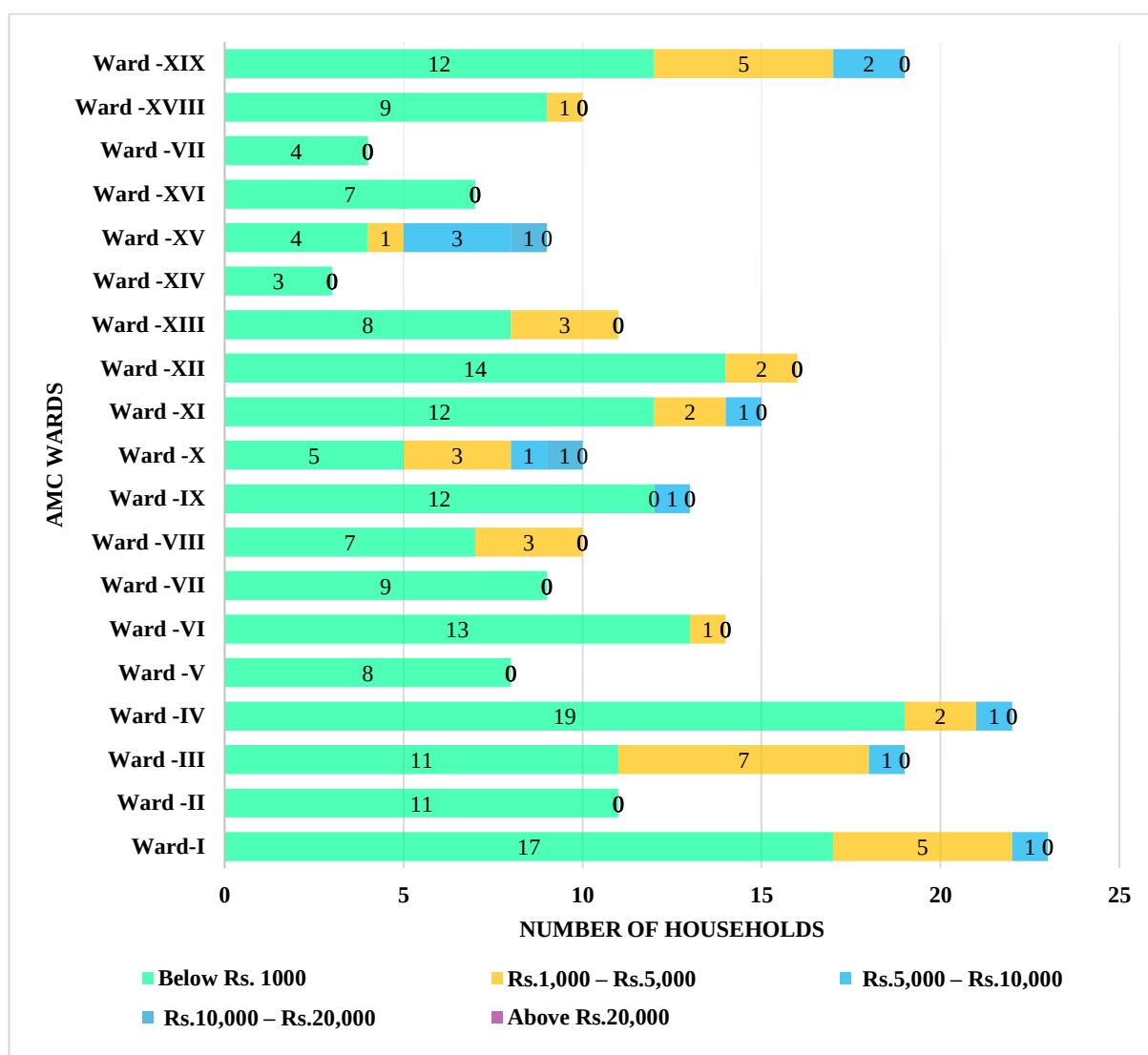
It can be seen from Figure 5.8 that taking the total of all the PHH and AAY households across all the AMC wards, the absolute amount as well as the percentage share of households with Food Items as major head of expenditure is higher in both AAY and PHH households. For PHH households, 384 households spend a major

portion of their consumption on food items whereas 237 households spent a major portion of their expenditure on rent. Among the AAY households, on the other hand, 157 households spent a major proportion of their consumption on food items whereas 91 households spent a larger proportion of their expenditure on rent. In both PHH and AAY households, more than 60 per cent of the sample households categorised food as their major head of expenditure.

5.4. ii. Saving Pattern

The pattern of savings of PHH and AAY households is also estimated by categorizing the households across different wards based on the amount of their monthly savings. Accordingly, there are five categories of households based on their monthly savings. 1) Households with savings below Rs. 1000. 2) Households with savings between Rs. 1000 to Rs. 5000, 3) Households with savings between Rs. 5000 – Rs. 10000, 4) Households with savings between Rs. 10000 to Rs. 20000 and 5) Households with monthly savings above Rs. 20000. The pattern of monthly savings of AAY households across AMC area is given in Figure 5.9 as follows.

Figure 5.9: Monthly Savings Pattern of AAY Households Across AMC Area



Source: Author's field survey

Figure 5.9 shows that across all the 19 Wards of AMC, a large majority of AAY households could only have a monthly saving of less than Rs. 1000. This is indicative of the nature of their poverty and vulnerability. There are a total of 35 households in 12 of the 19 wards who saved between Rs. 1000 – Rs. 5000 in a month and 11 households have monthly savings between Rs. 5001 to Rs. 10000. However, there are two households which had a monthly savings of Rs. 10001 – Rs. 20000 in all the PHH households across different Wards. The variation in the monthly savings pattern of AAY households across the AMC area is also given in Table 5.3 as follows.

Table 5.3: Estimates of Variation in the Monthly Savings Pattern of AAY Households Across the AMC area.

Monthly Savings	Mean	Standard Deviation (SD)	Coefficient of Variation	CoV %
Below Rs. 1000	9.74	4.36	0.45	44.75
Rs. 1001 – Rs. 5000	1.84	2.06	1.12	111.93
Rs. 5001 – Rs. 10000	0.58	0.84	1.45	144.69
Rs. 10001- Rs. 20000	0.11	0.32	3.00	299.54

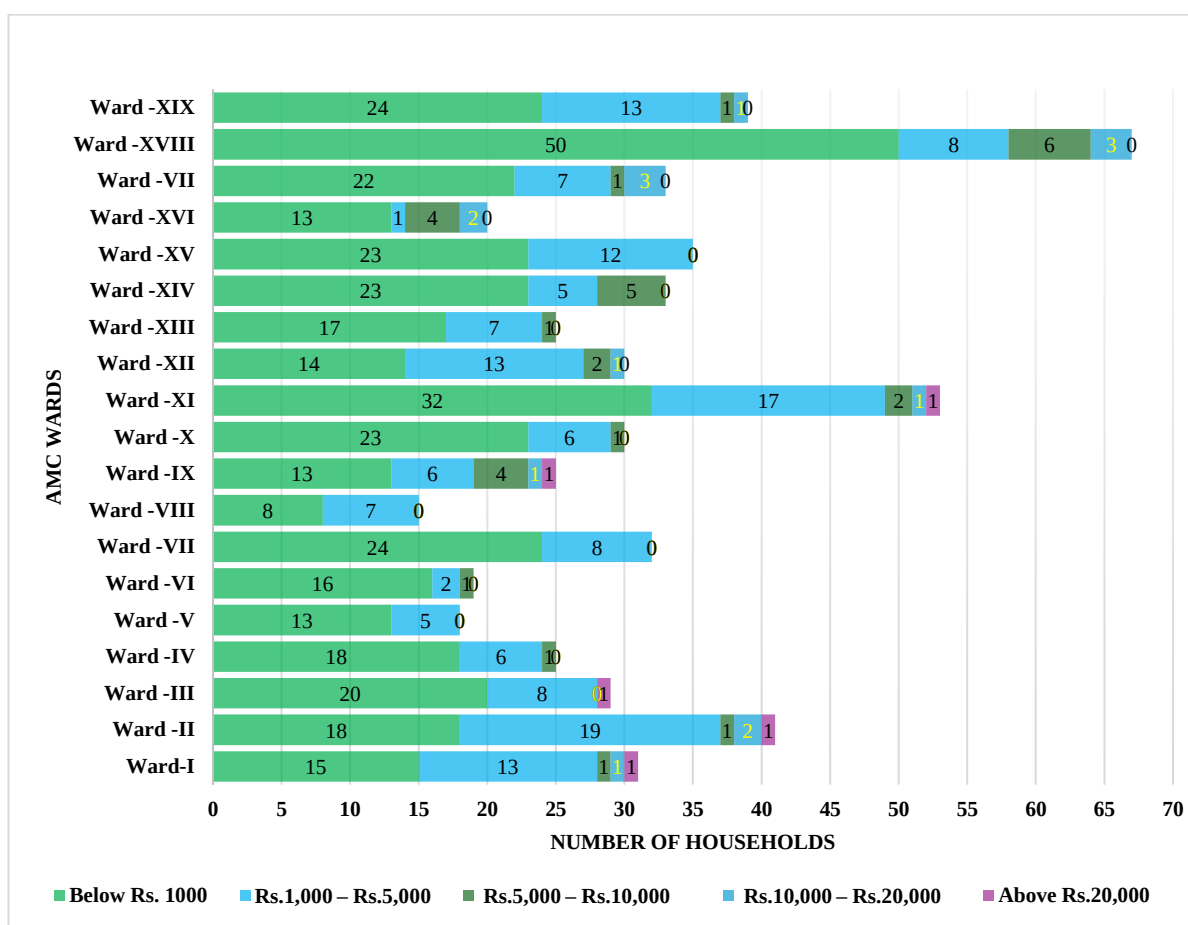
Source: Author's calculation from field survey

In Table 5.3, it can be seen that there is a relatively low variability in the monthly savings of below Rs. 1000 across all the AMC wards which indicates that the level of monthly savings is uniformly low in all the wards. The savings of Rs. 1001 to Rs. 5000 per month and the monthly savings of Rs. 5001 to Rs. 10000 show a high CoV of above 100 per cent which shows that the distribution of monthly savings is highly uneven. Moreover, the CoV of household monthly savings between Rs. 10001 to Rs. 20000 is around 300 per cent indicating the existence of an outlier in the distribution of monthly savings among AAY households across 19 AMC wards.

The monthly savings pattern of PHH households across the AMC area is also estimated using the same category of monthly savings. The result is shown in Figure 5.10 as follows.

Figure 5.10 shows that the distribution of different categories of savings is more widely distributed among the PHH families. However, a similar trend was found in households with average monthly savings of less than Rs. 1000, which was the highest number in most of the wards except Ward No. 2. Households with average monthly savings between Rs. 1000 and Rs. 5000 are found more among PHH families across different wards. Similarly, households with an average monthly income of Rs. 5000 to Rs. 10000 are found in 11 out of 19 wards, and households with an average monthly income of Rs. 10000 to 20000 are also found in 9 wards out of 19 and one household with a monthly saving of above Rs. 20000 is found in Ward No. 11.

Figure 5.10: Monthly Savings Pattern of PHH Families across AMC Area



Source: Author's field survey

To quantify the variation in the distribution of households across different wards regarding their average monthly savings, Coefficient of Variation is estimated. The data is presented in Table 5.4 as follows.

Table 5.4: Estimates of Variation in the Monthly Savings Pattern of PHH Families Across the AMC area

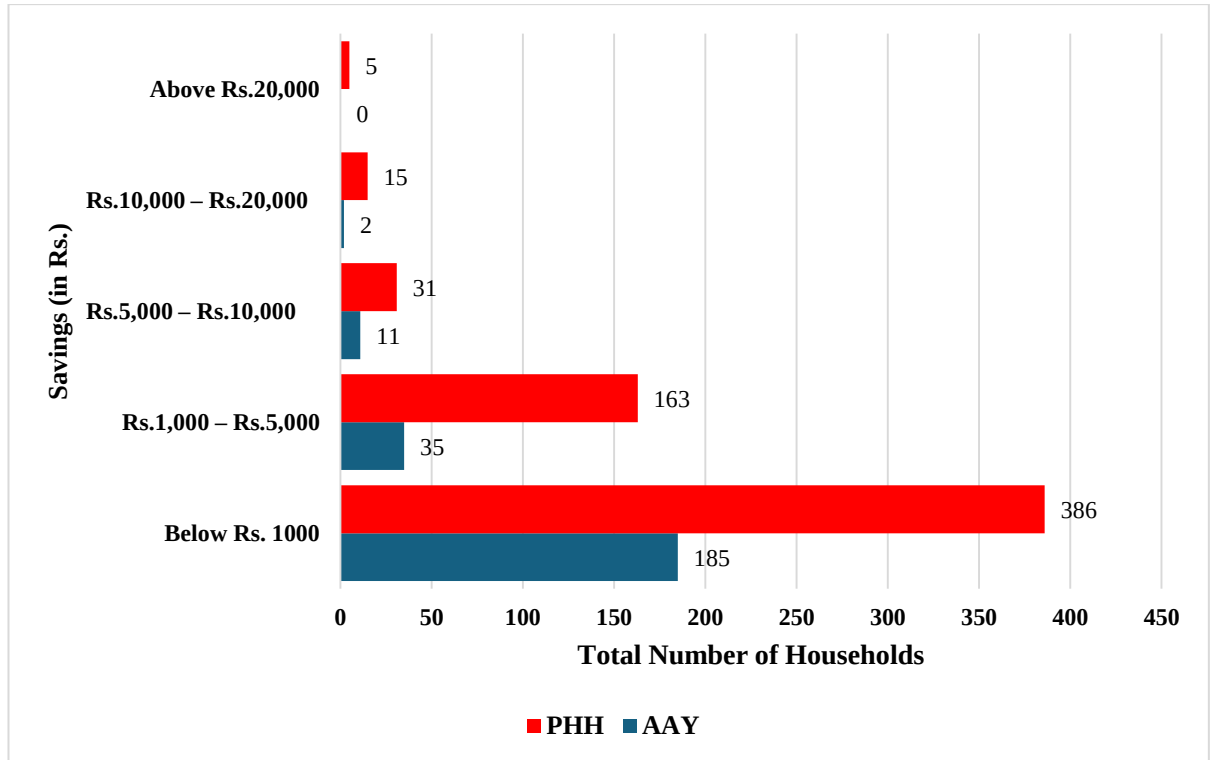
Monthly Savings	Mean	Standard Deviation (SD)	Coefficient of Variation	CoV %
Below Rs. 1000	20.32	9.10	0.45	44.79
Rs. 1001 – Rs. 5000	8.6	4.7	0.6	55.3
Rs. 5001 – Rs. 10000	1.6	1.8	1.1	110.4
Rs. 10001- Rs. 20000	0.8	1.0	1.3	130.7
Above Rs. 20000	0.3	0.5	1.7	171.9

Source: Author's calculation from field survey from field survey data

Table 5.4 shows the estimates of variation in the monthly saving pattern of PHH families across the AMC area. The distribution of families with monthly savings below Rs. 1000 and Rs. 1001- Rs. 5000 are relatively low compared to the remaining categories. Households with monthly income between Rs. 5001 – Rs. 10000 and that of Rs. 10001 to Rs. 20000 varies more widely crossing 100 per cent of the Coefficient of Variation. We can find the largest variation in the households with income of above Rs. 20000 across the AMC wards. The direct relationship between average monthly income and the increase in Coefficient of Variation in AMC wards among the AAY households and PHH families is an important finding of this study.

A comparison of the household saving patterns of PHH and AAY families is also given in Figure 5.11. The number of households with savings below Rs. 1000 is highest in both the PHH and AAY families. However, the next category of savings, i.e., Rs. 1000 to Rs. 5000 is found to be more in the PHH families. The five households with savings of above Rs. 20000 per month are also found only in the PHH households. This shows the relative difference in income distribution between the poor and the poorest of the poor.

Figure 5.11. Comparison of Household Savings Pattern of PHH and AAY across AMC area

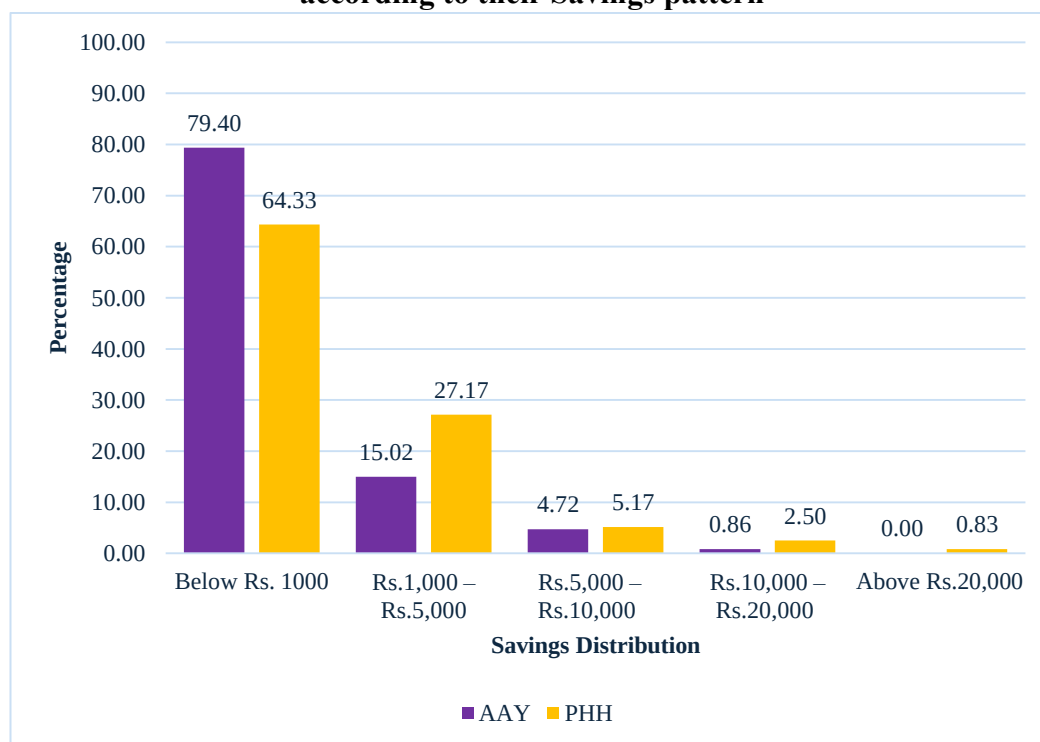


Source: Author's field survey.

The data in Figure 5.11 presents the distribution of different categories of savings among PHH and AAY households. The same distribution depicted in terms of percentage is shown in Figure 5.12 as follows.

The percentage of households with monthly savings below Rs. 1000 is 79.40 per cent for the AAY families whereas for the PHH families, it reaches 64.33 per cent. For the remaining categories, the percentage of households is higher in the PHH families compared to the PHH families. This confirmed the overall difference in the income distribution between the two categories of households as previously shown in Figure 5.11.

Figure 5.12. Percentage Distribution of AAY and PHH households according to their Savings pattern



Source: Author's field survey

5.5. Testing of Hypothesis 3: The proportion of income spent on food items is high among urban poor in Aizawl

The data presented in the previous sections show that families across different wards ranked their consumption of food items to be the highest proportion of their expenditure. To empirically test the hypothesis that “The proportion of income spent on food items is high among urban poor in Aizawl”, a one-sample t-test is conducted, and the result is presented in Table 5 as follows.

Table 5.5: Result of One Sample T-Test

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
fooditem	862	.5417633	.0169804	.498542	.5084355	.5750912
mean = mean(fooditem)			t = 0.0000			
Ho: mean = .5417633			degrees of freedom = 861			
Ha: mean < .5417633			Ha: mean != .5417633			
Pr(T < t) = 0.5000			Pr(T > t) = 1.0000			
			Ha: mean > .5417633			
			Pr(T > t) = 0.5000			

Source: Author's calculation from field survey using STATA 14

From Table 5.5, it is observed that the t-value is 0.0000. This indicates that the sample mean of 0.5417633 is exactly equal to the hypothesis population mean of 0.5417633, resulting in there being no difference between the sample mean and the hypothesized mean. On observing the probability of observing a test statistic as extreme or more extreme than 0.0000 in either direction, since the t-test value is 0, with the p-value 1, there is no difference. The confidence interval for the population mean is 0.5084 and 0.5751. Since the population mean 0.5417633 falls within this confidence interval, it indicates that there is no significant difference between the sample mean and the hypothesized population mean.

Based on the results of the one-sample t-test, we fail to reject the null hypothesis. There is no statistically significant difference between the sample mean for food items and the hypothesized population mean. In conclusion, the variable food item expenditure does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis that “The proportion of income spent on food items is high among urban poor in Aizawl”.

5.6. Chapter Summary

The importance of consumption and savings has been articulated by different scholars down the ages. By highlighting the recent trends in household consumption and savings in Mizoram and by quantifying the patterns of consumption and savings among the urban poor in Aizawl, the present study adds to the understanding of the consumption and savings behaviour of households in the urban areas of Mizoram which is a region within a developing Indian economy.

From the secondary data obtained through HCES 2022-23, the study found that the consumption expenditure of the rural and urban areas of Mizoram is higher than the North-East and all India average while the Gini coefficient on MPCE is lower in the urban and rural areas of Mizoram compared to All India level. The expenditure on food items by households in Mizoram is slightly lower than their expenditure on non-food items and the same trend is also found at all India level. However, the savings data from National Savings Institute shows that the total amount of gross savings is quite low and the net savings was negative in 2017-18.

The primary data collected from the PHH and AAY families across the 19 wards of AMC shows that these poor households spend a large proportion of their consumption on food items. More than 60 per cent of the households surveyed spent a majority of their income on food items, which indirectly shows the nature of their low income and livelihood. The study also shows that both PHH and AAY households have very low monthly savings with a large majority of the households with savings of less than Rs. 1000 per month. However, the presence of outlier families which saved more than Rs. 10000 per month shows that while these households are categorised as poor and are availing certain government measures directed to poor families, the reality might be slightly different for them compared to the majority of the families surveyed.

Finally, the study also gives empirical evidence and proves the hypothesis that “The proportion of income spent on food items is high among urban poor in Aizawl”.

Chapter 6

CONCLUDING OBSERVATIONS AND POLICY IMPLICATIONS

6.1. Introduction

This chapter provides the concluding observation and key recommendations of the study. The remaining sections of the chapter are arranged in the following order. Section 6.1 provides an overview of the chapter, outlining its purpose and structure. Section 6.2 presents a concise summary of the key findings derived from the study. Section 6.3 discusses the policy implications of the findings and offers recommendations for policymakers to address the identified challenges. Section 6.4 highlights the constraints and limitations encountered during the study. Section 6.5 identifies potential areas for future research based on the study's findings and limitations. Finally, Section 6.6 provides a concluding summary, emphasizing the key insights and contributions of the study.

6.2. Summary of Findings

This study examines the living conditions of Below Poverty Line (BPL) households within the Aizawl Municipal Corporation (AMC) area as per survey result. While it touches on their livelihood activities, the study doesn't delve deeply into this aspect, as the urban poor primarily engage in informal, unregulated economic activities that are difficult to categorize and analyse systematically.

All the 83 Local Councils within Aizawl Municipal Corporation Area are covered in the field survey that was conducted during 2022-23 the results of which are briefly discussed below.

- 1) **Demography:** Among the 862 respondents from Below Poverty Line (BPL) families, the demographic breakdown is: Males: 292 (33.9%): Females: 569 (66.1%). Additionally, 150 more responses were collected from BPL families residing in the BSUP (Basic Services to Urban Poor) areas of Edenthlar, Lawipu, and Rangvamual.
- 2) **Marital Status:** The marital status of the urban poor reveals that 56.98% are currently married and living with their spouse. 20.28% are widowed, 17.58% are separated or divorced, and 5% are single. Notably, none of the surveyed family members identified as transgender.

- 3) **Livelihood Activity:** On the livelihood activity and occupational front, the study revealed that a significant majority of the population lacks a stable income source. Specifically:
- 61.14% work as daily wage earners or casual labourers.
 - The Construction Sector dominates the workforce, accounting for 21.76% of the total workforce, followed by Small Business/Vendors at 11.92% and Drivers at 9.84%.
 - Mining & Quarrying and Transport & Communication are the least represented sectors, each accounting for only 1.55% of the workforce.
 - Agriculture and Allied Activities, Manufacturing, and Public Administration are other significant sectors, each contributing around 4-5% to the total workforce.
 - The workforce distribution highlights the importance of informal sectors, such as Small Business/Vendors and Drivers, which together account for over 21% of the total workforce.
- 4) **Educational Qualification:** An analysis of the educational qualifications of Below Poverty Line (BPL) families in Aizawl reveals a concerning trend wherein a significant 4.19% of family members are illiterate. Only a tiny fraction (0.12%) holds Post Graduate degrees and a small percentage (4.19%) are graduates. The majority have basic education, with 39.35% having completed middle school, 22.37% having completed primary school, and the remaining having higher levels of education.
- 5) **School Enrolment:** Among BPL families, the educational enrolment shows that 45% of children attend government-run schools and 32% attend English-medium schools. Approximately, 22.76% (26.7%) of families currently do not have children enrolled in school.
- 6) **Drop-Out:** Nearly 1 in 12 respondents (8.46%) reported that a family member had to drop out of school or discontinue their education in the past five years to support the family's financial needs.

- 7) **Family Size:** The family size distribution of the respondents reveals that nearly one-third (32.83%) of the respondents have 1-3 members. The largest proportion (45.44%) have family sizes ranging from 3 to 5 members. About one-fifth (19.28%) of the respondents live in families with 6-8 members and a small minority (2.45%) have large families with more than 8 members.
- 8) **Religion:** The respondents' religious affiliations show that all are Christians, with a dominant presence of Presbyterian Church of India-PCI (67.9%), followed by smaller percentages of Baptist Church of Mizoram-BCM (6 %) , Salvation Army-SAY (6.68%) United Pentecostal Church of North East India -UPCNEI (4.65%), United Pentecostal Church of Mizoram -UPCM (3.34%) and the remaining 11.46% belonging to other Christian denominations.
- 9) **Migration:** Most Below Poverty Line (BPL) families in Aizawl are migrants from rural areas, accounting for 60.63% of the total. The migration rates vary significantly across wards, ranging from a high of 87.50% in AMC Ward III to a low of 34.21% in Ward XIII.
- 10) **Income:** More than half of the BPL households (over 55%) have a monthly income below Rs 10,000. The income distribution shows that a small fraction (6.76%) struggle to make ends meet with less than Rs 1,000 per month and nearly one-fifth (20.75%) of the families earn a modest income between Rs 5,000-10,000 per month. Meanwhile, a little over a quarter (26.69%) have a relatively higher income, ranging from Rs 10,000-20,000 per month.
- 11) **Expenditure:** The expenditure pattern of the urban poor shows that 53.39 per cent of the household's expenditure is on food items. Other significant expenses include education (32.83%), health and medicine (11.77%), and rent, which is the second-largest expense for those living in rented accommodations.
- 12) **Saving:** The savings potential of the urban poor households reveals a stark reality wherein a significant majority (68.57%) struggle to save even Rs 1,000 per month due to limited income. About one-quarter (24.12%) manage to save between Rs 1,000-5,000 per month. A small but notable fraction (7%)

have the means to save more than Rs 5,000 per month, highlighting the uneven saving patterns among the urban poor, where some face greater financial struggles than others.

- 13) **Pension:** A staggering 84.85% of Below Poverty Line (BPL) families receive no pension benefits from the government. Furthermore, a meagre 1.17% of BPL families receive widow pension benefits, while a mere 6.29% receive old age pension benefits. This highlights a significant gap in social security coverage for BPL families.
- 14) **House ownership:** In Aizawl, the majority (55.23%) of the urban poor reside in rented accommodations, where monthly rent significantly contributes to their expenses. A substantial portion (35.58%) own their homes, while a small percentage live in government quarters (2.79%) or with relatives.
- 15) **House type:** The housing types of the residence of BPL families reveal a varied distribution. Over half (51.16%) are Assam-type houses and approximately one-third (33.14%) are of cement houses. A notable portion (13.26%) are semi-RCC houses, and a small fraction (just over 2%) are traditional houses with thatched roofs and bamboo walls.
- 16) **Toilet:** Sanitation facilities among BPL families show a high level of health awareness, with 97.07% having a separate septic tank, indicating good hygiene practices. A small minority rely on less sanitary options, including Pit Latrines (1.64%), no bathing facilities (1.17%) and public toilets (0.12%).
- 17) **Expenditure:** The most important item of expenditure among different categories of urban poor is expenditure on foods (35.17%). For those living in their own house, this is followed by expenditure on education (22.56%), health & medicines (22 per cent). But for those living in a rented house, rent is the number two item of expenditure next to foodgrains. As for the residence of BSUP, electricity bill comes next to expenditure on foodgrains.
- 18) **Asset ownership:** Despite being below the poverty line, BPL families in the AMC area exhibit surprisingly high ownership rates of modern amenities, including: a) Mobile phones (94.24%), b) Gas connections (95.88%), c)

Water connections (79.29%), d) Televisions (84.12%), e) Refrigerators (89.88%), etc. However, ownership of more advanced assets is relatively low, such as: a) Computers/laptops (10.8%), b) Sofa sets (13.8%), c) Internet connections (24.12%), indicating limited digital access and low internet penetration among the urban poor in Mizoram.

19) **Vehicle ownership:** Vehicle ownership among the urban poor in Aizawl reveals that over half (51.06%) of the households do not own any vehicle. Two-wheelers being the most common vehicle owned (39.67%). A smaller fraction own four-wheelers (8.57%) and a negligible percentage (0.71%) own bicycle. The majority of vehicles owned are pre-owned, with only 3% being brand new and a significant 72% being second-hand purchases.

20) **Banking:** An overwhelming majority (97.68%) of BPL families have a bank account, while only 2.32% do not own any bank account at the moment. The top three preferred banking institutions among BPL families are: i) Mizoram Rural Bank (MRB) (75.38%), ii) State Bank of India (SBI) (29.15%), and Mizoram Cooperative Apex Bank (MCAB) (5.69%).

21) **Life Insurance:** A significant majority of the urban poor in Aizawl (57.98%) do not have life insurance coverage, leaving them vulnerable to financial risk. Only 10% have life insurance through government schemes (PMJJBY and PMSBY). Alarming, 29.05% are unaware of the government's life insurance schemes (PMJJBY and PMSBY).

22) **Health Insurance:** The health insurance coverage of BPL families in Mizoram is alarmingly low: Only 23.46% enrolled themselves under the Mizoram Health Care Scheme (MHCS), a mere 18.58% possess a PMJAY-Golden Card. A staggering 49.01% of BPL families do not have any health insurance scheme, exposing their vulnerability and inadequate access to healthcare services.

23) **Health-care Reimbursement:** Utilization of Health-care Reimbursement Schemes among BPL Families indicates a substantial gap in accessing healthcare reimbursement benefits among BPL families. A significant 72.90%

have not reimbursed their healthcare bills in the last five years. A small percentage have utilized the schemes - 16.48% used it once, 3.96% used it twice, 1.11% used it thrice and the remaining 5.55% used it more than three times.

24) Cooking fuel: The urban poor in Aizawl have a remarkably high access to modern cooking fuel, with 98.13% having gas connections. - A small minority rely on alternative sources: 1.05% use firewood, 0.47% use kerosene oil and 0.35% lack a proper cooking fuel source.

25) Ration Card: An overwhelming 99.19% of respondents possess a ration card, wherein 73.07% holding Priority Household (PHH) ration cards and 26.93% holding Antyodaya Anna Yojana (AAY) ration cards.

26) Approach Road: The accessibility of BPL families' residences varies wherein 27.81% live along the main road, 41.78% reside in houses inaccessible by motorable roads, requiring steps for access, 11.72% have black-topped roads but not main roads, 10.77% have cement pavement/RCC roads and 7.93% live along link roads-motorable but not black top.

27) Sanitation and waste disposal: Waste Management Practices highlights the varying degrees of adherence to proper waste management practices. 89.18% separate plastics from degradable waste, while 10.82% do not. 92.57% use AMC-arranged garbage vehicles, 1.39% dispose waste near their house, 2.32% dispose of near side drains and the remaining 3.72% dispose of their waste according to their convenience.

28) Health and Medicare: Aizawl's BPL families heavily rely on government hospitals (85.23%) for medical and health needs, a substantial population seeks care at private hospitals (13.09%), with minimal usage of urban health clinics (1.32%) and primary health sub-centres (0.36%).

29) Government Scheme Beneficiaries: It is quite surprising to note that 67.15 % of the BPL families surveyed never received any form of government financial assistance schemes like NLUP, SEDP or PMAY-U, etc. during the

last five to ten years. 17.2% received SEDP, 10.47% received NLUP and 5.17% received housing assistance (PMAY-Urban).

- 30) **DAY-NULM:** A staggering 81.38% of BPL families are unaware of the existence of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), the government's flagship program aimed at alleviating urban poverty. This lack of awareness suggests that government initiatives often fail to reach their intended beneficiaries. Furthermore, only 5.66% of urban poor have participated in DAY-NULM's skill training programs, with an overwhelming 94.34% remaining untouched by these initiatives.
- 31) **Source of water:** 83% sourced their water from piped water (PHE), 8.7% depend on private vendors (carriers), and 5% relied on public fountain. 3.27% do not have clean drinking water.
- 32) **Food security:** 4.23% of the BPL families do not have enough food to eat (cannot afford regular two meals a day). Most BPL families in Aizawl rely heavily on government subsidised foodgrains for their sustenance.
- 33) **Natural Calamities:** One per cent of the urban poor had to sell off their house to make ends meet. The same percentage had to vacate their house due to natural calamities (floods and fire).
- 34) **AAY, PHH & Non-NFSA:** As of January 2024, there are a total of 2,86,523 ration card holders in Mizoram covering 11,67,757 persons. Of these, 25,796 are AAY card holders (64,164 people), 1,48,331 have PHH card (6,32,374 people) and the rest 1,12,396 are non-NSFA holders (4,71,219). Within Aizawl district, there are 7333 AAY card holders, 50196 PHH card holders and 47595 non-NFSA holders. There is no significant decline in the number of AAY over the years showing the failure of Government to address the problem of poverty.
- 35) **Major challenges according to the respondents:** The Urban poor respondents identified their most pressing challenges, with the top concerns being:

- 32.16% put livelihood sustainability as their top priority
- Lack of seed capital for business is the bottleneck for 14.39%
- Limited job opportunities, with 12.51% seeking guaranteed employment schemes like MNREGA
- Corruption (13.68%)
- Daily transportation difficulties (11.35%)
- Notably, 15.91% believed hard work alone could lift them out of poverty

6.3. Suggestions

- i) **Strong Political Will:** One of the most important measures to eradicate poverty is to have ethical and righteous officials at the top of governance. Addressing urban poverty in Aizawl, Mizoram requires strong political will to drive meaningful change and improve the lives of the urban poor. Political will is essential to create a policy framework, allocate resources, bring about institutional reforms, and engage with the community. While there are challenges, including limited resources and institutional weaknesses, there are also opportunities to make a positive impact. By prioritizing urban poverty and demonstrating political will, the government of Mizoram can create a more equitable and prosperous future for all citizens.
- ii) **BPL family pension:** Sole earners from BPL family who are above the age of 60 should be provided old age pension (scheme), particularly targeting AAY. At present the percentage of BPL families who have old age pension is only 6.6% which could mean that the beneficiaries of old age pension may belong to well off families. The government should think of undertaking proper research on the current beneficiaries of old age pension scheme to impart necessary changes. If possible, the government must regard publishing all beneficiaries from each locality and village.
- iii) **Selection of Beneficiaries:** The tradition of involving party politics in poverty elimination programmes resulting in favouritism towards one's

own party members is causing hindrance for poverty elimination. The system will be beneficial if only there is careful selection to prioritise the poorer population, be it among the party or outside the party.

- iv) **Eliminating Politicisation of Ration Card:** A practise that has been followed over the years in many localities is that of political intervention in making BPL ration cards. Party workers who are not eligible are given AAY cards, while those who really need it are forced to accept Non NFSA cards. The same goes for those who are eligible for PHH cards but are Non NFSA card holders. If party favouritism is eliminated in ration card distribution, the poor will have better access to subsidised distribution of foods. (Note: It has been heard that the current government is trying to implement a fairer way to distribute ration cards).
- v) **Publication of Card Holders List:** The government should properly and clearly notify the eligible households for AAY, PHH and Non-NFSA cards. It should provide a standard time for households to make necessary corrections and changes. It should make provisions to widely circulate the list of households with different cards by displaying them in front of retailer shops and posting it in social media so that there will be proper awareness and circulation.
- vi) **Identification of Chronic Poor:** Continuous tracking and providing support to BPL card holders of different categories is important as the categorisation of households on the basis of their ration card alone may not solve the intrinsic problems of the poor who really need extra care and support from the government.
- vii) **New BPL Survey/Household income/consumption survey (NSS model):** The current BPL Baseline Survey used in Mizoram is outdated. It needs numerous revisions as there are BPL population who have migrated to other localities, who are in a better economic condition and those who have passed away. The current model is based on Hasim Panel recommendation adopted by Mizoram Statistical Development Agency (MSDA), Directorate

of Economics & Statistics, Government of Mizoram in 2016. It should be revised keeping the context of Mizoram in mind, maybe by using Household income or consumption survey, NSS (National Sample Survey) model so that the state can have a model which provides accurate data.

- viii) **Research Project on Vulnerability to Poverty:** Using household baseline survey/ sample survey, those households who are at the threshold of poverty line can be identified. This can specify the households who are currently not below poverty line but those who can be categorised as vulnerable to poverty. It will make it easier for policy makers to easily mark the priority target group on the basis of the current scale used to measure poverty.
- ix) **Dwindling of cooking gas cylinder and ration:** City-subsidised rice grains and LPG gas for subsistence of BPL families are sold less than the requisite weight basically because truck drivers and retailers have dwindled it for their own profit. It causes the need for households to buy extra rice and gas cylinder at a costlier price, affecting the savings of BPL families. It has a tremendous negative impact on health and education. As the Mizos are cultured and socialised to be compliant, proper actions are not taken in this regard. It would be a huge advancement if the government could take actions and publicise numbers where consumers can lodge complaints and keenly pay attention to the inconveniences of the BPL family.
- x) **UD&PA Office Customer Care:** The economically disadvantaged sections of the society are faced with challenging issues when they approach the UD&PA department to claim their benefits. Some had to travel long distances to reach the office at New Capital Complex. For those who have to work for their daily wages through labour, it is inconvenient to face continuous delay in claiming their benefits or for grievance redressal, which is often due to the incompetency of the staff and the stigma they encountered on the office premises. The staff of UD&PA, being an

important agent for poverty elimination, must reflect upon their work ethic so that they will provide a more hospitable environment.

- xi) **Education Support Scheme for BPL families:** There are multiple children from BPL families who could not afford higher studies due to poverty. The government must come up with measures to financially support students who excel in academics but could not continue their education due to poverty and enable them to pursue higher education and break the cycle of poverty. This targeted support is the need of the hour, as it will empower deserving students to overcome financial constraints and achieve their full potential.

One suggestion is to implement financial incentives for meritorious and deserving students through MYC such as: 1) selection of students to support on merit basis by conducting competitive examinations 2) Providing laptop to HSLC & HSSLC top ten-rank holders and provide cash awards of one lakh rupees for top three rank holders, and fifty thousand rupees for top four to top ten rank holders. 3) To provide laptop to UG and PG students studying in Mizoram who secured top ten position in their respective departments and awarding cash incentive of one lakh rupees for top three ranks holders and fifty thousand for the other top ten rank holders.

- xii) **Reservation of seats in higher educational institutions for BPL families:**

Education is a crucial tool for poverty alleviation as it equips individuals with the knowledge, skills, and critical thinking necessary to secure better-paying jobs and improve their socio-economic status. BPL families in Mizoram do not afford to send their children to private schools as evidenced by the research finding wherein the education of a staggering 61.7 per cent of the BPL families are under-matric. Apart from financial reasons, students of BPL families struggles to get seats in higher educational institutions as merit-based admission system have been introduced in colleges and universities. As such, the researcher strongly advocates for providing reservation of seats (10% minimum) in private as well as government educational institutions across the state to

Economically Backward Classes consisting of AAY and lower income groups of PHH families. This will significantly enhance their educational prospects and uplift them from poverty.

Even the government of Himachal Pradesh on February 21, 2023, asked all recognised private educational institutions to ensure 25 per cent reservation for children belonging to BPL families under Section 12 of the Right to Education Act 2009. 14 other states are implementing reservations for the EWS.

- xiii) **Skill Development & Alternative Employment:** 85% of BPL families residing in Aizawl do not have proper source of income. If the government can conduct training for skill development such as computer training, mobile repairing, masonry, flower arrangements, sewing and mechanic training, etc., it will ease their livelihood. 5% of the BPL families in Aizawl could not afford two meals a day. The government should try to tackle their unemployment problem by engaging them in cleaning the cities, repairing of roads and side drains, etc.
- xiv) **Awareness:** Awareness and knowledge about government schemes is crucial for the urban poor as it enables them to access benefits such as affordable housing, healthcare, education, and livelihood opportunities. It was already highlighted that a significant majority (81.38%) of BPL families within AMC are unaware of the existence of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), highlighting the need for more effective awareness dissemination strategies to reach the target beneficiaries. By being informed about government initiatives, such as the Pradhan Mantri Awas Yojana, Pradhan Mantri Garib Kalyan Anna Yojana, and Jal Jeevan Yojana, the urban poor can claim their entitlements and lead better lives.
- xv) **Implementation & Monitoring:** Though the government has come up with various measures for poverty alleviation, there is a wide gap between implementation of schemes and monitoring. As politics is always involved,

party favouritism becomes a hindrance that results in the landing of support schemes to the wrong hands.

- xvi) **Security of Tenure (Rent):** There are no rent control measures and security of tenure in Mizoram. The landlords impose house rents to their tenants as per their conveniences. As there are no restrictions from the government, house rent is quite high in Mizoram which affects the poor. Though there are BSUP units, the locations are not easily accessible for cheap commute from workplace to home. If the government could take measures by controlling the rent or partially paying the rent for BPL families, it will ease their burdens significantly.
- xvii) **Capital for Street vendors:** Availability of start-up funds for BPL families who are street vendors and small shop owners must be widely circulated so that the target population will utilise it beneficially.
- xviii) **Financial Inclusion:** It is a well-known fact that the poor are barely eligible for loans. The government could provide loans with a proper plan, such as providing second instalment only to those who properly use the first instalment. However, there will certainly be an extent where it will be a loss for the government, but it could be for the greater good.
- xix) **Easy access to Internet:** Internet facility is a mandatory requirement in the contemporary world. It will be favourable if there can be free or subsidised wi-fi for the poor.
- xx) **Backyard Livestock:** For families with proper housing compounds among BPL families, the government could support rearing of livestock provided it does not cause pollution to the locality. BPL families who are ready to rear livestock can be given loans by the government or provide them free livestock to rear.
- xxi) **Implementation of PURA Scheme:** As 60.63% of BPL families in Aizawl city are migrants, the implementation of the Provision of Urban Amenities in Rural Areas (PURA) scheme is crucial in Mizoram to

address urbanization and urban poverty. The provision of urban amenities and services in rural areas such as building unique training centres and other state of the art institutions at certain areas like Thenzawl town, upgrading rural health and education infrastructure, improving rural infrastructure, introducing e-governance services in rural areas to improve access to government services, etc. to prevent distress migration and promote sustainable development.

By implementing PURA, Mizoram can promote sustainable rural development, inclusive growth and equitable distribution of resources, ultimately improving the quality of life for rural communities.

xxii) Life & Health Insurance for BPL Families: As seen from the survey results, nearly half of BPL families in Aizawl lack health insurance and a majority of the urban poor in Aizawl have no life insurance, highlighting the urgent need for targeted measures to improve their financial and healthcare security.

To improve the situation, the government and local authorities should launch targeted awareness campaigns about the benefits and availability of health and life insurance schemes, especially in urban poor areas like Aizawl. Simplifying enrolment procedures and reducing paperwork can make it easier for Below Poverty Line (BPL) families to access these schemes. Financial incentives, such as subsidized premiums or government-backed insurance programs, could encourage greater participation. Partnering with NGOs, community leaders, and healthcare providers can help build trust and extend outreach. Additionally, mobile enrolment camps and digital platforms should be utilized to reach underserved populations quickly and efficiently. Regular monitoring and feedback mechanisms will ensure that the initiatives remain responsive to community needs.

xxiii) Subsidized Electric Tariff and Water Bills: High electricity bills have become a significant financial burden for urban poor households in Aizawl,

exacerbating their existing economic vulnerabilities and limiting their ability to afford basic necessities. The high cost of electricity, coupled with limited access to affordable and sustainable energy options, has further marginalized the urban poor in Aizawl, deepening poverty and inequality.

To alleviate the burden of high electricity bills on urban poor households in Aizawl, it is essential to promote energy-efficient practices through the use of energy-efficient appliances and awareness programs. Additionally, we highly recommend a subsidized electricity tariffs for urban poor households especially those belonging to AAY Ration Card holders. Also, promoting access to renewable energy sources, such as solar power, can help reduce energy costs. Community-based initiatives and government support are also crucial in developing and implementing policies that provide affordable and sustainable energy access to urban poor households.

High water bills is another area where households are spending a lot of money. If the government can subsidise these bills for BPL families, it would drastically reduce their financial burden.

xxiv) **Complain mechanism (Grievances Redressal Mechanism):** The researcher strongly recommends the creation of a dedicated online portal, the establishment of a toll-free helpline and installation of physical complaint boxes at the entrance of UD&PA Office for the urban poor to file grievances and track their status. For this purpose, the department concerned needs to have a Grievance Redressal Officer (GRO) to receive and address complaints.

xxv) **Quality Control, Monitoring and Inspection of Hotels and Restaurants across the State:** Restaurants and hotels in Mizoram often do not meet cleanliness and hygiene standards, which can harm public health. To fix this, regular inspections of hotels and restaurants are essential to ensure compliance with food safety and hygiene regulations, thereby protecting public health and safety. Since all people are directly affected by this chain of unhygienic food practices affecting the health and quality of life, enforcing quality control measures by the state can prevent

substandard services and products. Additionally, providing training and establishing a consumer feedback system help increase food quality, improve service standards and promote better compliance across the hospitality sector.

xxvi) **Major Fish Pond Project:** In Mizoram, many people practise exploitative forms of fishing as they use bombs, poison and dynamo to catch fishes which could not only threaten the health of fish consumers but also endanger the fishes and the riverine. It hinders the ability to restore river fish and conserve them. It is imperative to identify those who are engaging in fishing for sustenance and livelihood. The Mizoram government should find ways to work with NGOs and the respective local council or village council to chart out proper legal framework keeping in mind conservation of the river ecosystem. It should find measures to adopt aquatic protected areas to conserve the river fish. If these restrictions are followed religiously, it can yield healthy and better consumption for the concerned population within a few years.

xxvii) **Cooperation:** For the success of policy implementation, it is crucial for the government to collaborate actively with stake holders such as local council, village elders, NGOs and party workers.

xxviii) **Improvements of Educational Institutions:** Education reform is a necessity in Mizoram. The government should make it mandatory not only to employ trained teachers in government schools but also conduct workshops and teacher training or seminars to strengthen and develop their skills. Transfer and posting should be done without political fitness and favouritism. There are teachers who are spending more time on societal and religious affairs ignoring their daily duties as teachers affecting the education of thousands of students.

6.4. Limitations of the Study

This study is limited to the Aizawl Municipal Corporation (AMC) Area, Mizoram using BPL baseline survey 2016 conducted by the Mizoram Statistical Development

Agency, Directorate of Economics & Statistics. As such, the study faces the following limitations –

1. The findings may not be in sync with the other towns and cities of the state as the sample survey does not cover other city areas.
2. Since the BPL Baseline data of 2016 is used due to the absence of a new one, there are some discrepancies in the number of BPL families in certain localities that may slightly affect the outcome of the analysis. Some local council areas over-report BPL data while some under-report it as evidenced from the ground survey wherein the surveyor often encountered situations wherein the number of BPL families are much more than shown in government records.
3. Due to changes in the methodology of estimating poverty, the numbers vary significantly especially after moving away from the traditional Planning Commissions' methodology to a more modern Multidimensional Poverty Index (MPI) and the situation demands some adjustment period.
4. Since an overwhelming majority of the urban poor are engaged in the so-called 'Informal Sector' of the economy, it is quite difficult to systematically classify their livelihood activities into different categories.

6.5. Scope for Further Studies

1. Future research can be conducted by covering all the district capitals of the state and comparing them to each other to highlight a true picture of the state's urban poverty condition.
2. New research work can be done by evaluating the impact of Climate Change and Government Development Projects on the Livelihood of the urban poor in Aizawl.
3. New research can be done by examining the effects of migration on the livelihoods of urban poor in Aizawl, including the challenges and opportunities faced by migrant workers in the city.

4. Research can be conducted by assessing the role of churches and NGOs in mitigating poverty (urban as well as rural) in Mizoram.
5. Research can be done on the performance of different government agencies in alleviating poverty.

6.6. Conclusion

This study has provided a comprehensive understanding of the livelihood status of urban poor in Aizawl, highlighting the socio-economic and livelihood challenges they face and the impact of government schemes on their living conditions. The findings of this study support the hypotheses that livelihood insecurity is prevalent among urban poor in Aizawl, government schemes have not addressed the urban poor properly in a way that is desired, and a high proportion of their income is spent on food items. Given the strategic significance of Aizawl for Mizoram, the study's recommendations emphasize the need for policymakers to prioritize the needs of urban poor in Aizawl, including improving access to education, healthcare, and economic opportunities. By conveying the voice of the urban poor directly to policymakers, this study aims to contribute to the development of more effective and inclusive policies to address urban poverty in Aizawl. Ensuring livelihood security and effective reduction of poverty in Aizawl city necessitates the convergence of strong political will, robust community participation, and rigorous monitoring and evaluation of government schemes to ensure their optimal implementation and impact.

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**QUESTIONNAIRE ON A STUDY ON THE LIVELIHOOD CONDITION OF
THE URBAN POOR IN AIZAWL**

A. GENERAL INFORMATION/SOCIAL PROFILE

I. DEMOGRAPHIC PROFILE:

1. NAME (Head of Household) :
2. AGE :
3. SEX : FEMALE : ☐ / MALE : ☐
4. MARITAL STATUS –
 - a) Married ☐
 - b) Divorced ☐
 - c) Widowed ☐
5. OCCUPATION -
 - a) Government Servant - ☐
 - b) Farmer – (Type) ☐
 - c) Business –(Type) ☐
 - d) Self-Employed ☐
 - e) Pensioner ☐
 - f) Casual labour ☐
 - g) Others ☐
6. EDUCATIONAL QUALIFICATIONS –
 - a) Illiterate ☐
 - b) Primary ☐
 - c) Middle ☐
 - d) HSLC ☐
 - e) HSSLC/PU ☐
 - f) Graduate ☐
 - g) Post-Graduate ☐
 - h) Others ☐

7. FAMILY

SIZE

—

Number of Female - _____

Number of Male - _____

Number of children below 14 years - _____;

Student: Male _____ Female: _____

Number of household member earning income – Male: _____

Female: _____

Number of household member above 60 years - _____ Male:

_____ Female: _____

8. Denomination/Kohhran – _____

9. Are you a natural born citizen of Aizawl?

a) Yes : ☐

b) No : ☐

Year of Immigration: _____

Place from where migrated: _____

Reason for Migration : _____

B. HYPOTHESIS

II. ECONOMIC STATUS:

1. ANNUAL FAMILY INCOME:

a. Below Rs.10,000 ☐

b. Rs.10,001 – Rs.20,000 ☐

c. Rs.20,001 - Rs.30,000 ☐

d. Rs.30,001- Rs. 40,000 ☐

e. Rs. 40,001 and Above ☐

2) MONTHLY FAMILY EXPENDITURE:

a. Below Rs.1,000 ☐

b. Rs.1,000 – Rs.5000 ☐

c. Rs.5000 – Rs.10000 ☐

d. Rs.10000 – Rs.20,000 ☐

e. Above Rs.20,000 ☐

3) MONTHLY FAMILY SAVING:

- a. Below Rs.1,000 ☐
- b. Rs.1,000 – Rs.5,000 ☐
- c. Rs.5,000 – Rs.10,000 ☐
- d. Rs.10,000 – Rs.20,000 ☐
- e. Above Rs.20,000 ☐

4) ACCESS TO PENSION BENEFIT:

- a. Service pension ☐
- b. Old age pension ☐
- c. Widow pension ☐

III. ASSETS HOLDINGS:

1. LAND TENURE STATUS/ HOUSE OWNERSHIP

- a) Owned ☐
- b) Rented ☐
- c) Government Quarters ☐
- d) Others _____

2. IF OWNED, MODE OF OWNERSHIP:

- a) Inheritance ☐
- b) Purchased ☐
- c) Allotment ☐

3. DWELLING UNIT STRUCTURE/TYPE OF HOUSE:

- a) RCC (Pucca) ☐
- b) Semi-RCC (Semi-pucca) ☐
- c) Kacha/Tin-shed ☐
- d) Assam type ☐
- e) Thatched Roof/Jhupri ☐
- f) Others _____

4. SANITATION/LATRINE FACILITY:

- a) Septic tank ☐
- b) Pit Latrine ☐
- c) Without Toilet ☐

5. ASSETS OWNED: List the major assets & property that you own :

- a) Television ☐
- b) Radio ☐
- c) DVD Player ☐
- d) Refrigerator ☐
- e) Gas Connection ☐
- f) Water Connection ☐
- g) Washing Machine ☐
- h) Sewing Machine ☐
- i) Electric Iron ☐
- j) Table Fan/Ceiling Fan ☐
- k) Telephone (Landline) ☐
- l) Mobile Phone ☐
- m) Computer/Laptop ☐
- n) Internet Connection ☐
- o) VEHICLES:
 - i. 4 Wheeler ☐
 - ii. 2 Wheeler ☐
 - iii. Bicycle ☐
 - iv. Others _____

—
p) FURNITURE

- i. Sofa Set ☐
- ii. Steel Almirah ☐
- iii. Wooden Cupboard ☐
- iv. Others _____

IV. CONSUMPTION PATTERN:

- a) PATTERN OF EXPENDITURE: (Kindly rank the following with 1 being the highest rank)

- a) Education - ☐

- b) Food Items/Groceries - ☐
- c) Clothing - ☐
- d) Health and Sanitation - ☐
- e) Contribution to Church/NGO - ☐
- f) Others _____ - ☐

b) PURPOSE FOR WHICH MONEY IS SPENT:

- a) For financing children education ☐
- b) Daily needs ☐
- c) Medical bills ☐
- d) Construction of house ☐
- e) others ☐

V. DAY-NULM STATUS

1. SOURCES OF DRINKING WATER:

- a) PHE (Government) ☐
- b) Individual tap ☐
- c) Tubewells/handpump/bored wells ☐
- d) River/canal/lake/spring ☐
- e) Water tankers ☐
- f) Others _____ ☐

2.HOUSEHOLD LIGHTNING:

- a) Electric connection ☐
- b) Kerosene Oil ☐
- c) Candle ☐
- d) No proper source ☐

3. HEATING SOURCE FOR COOKING:

- a) LPG connection ☐
- b) Kerosene Oil ☐
- c) Firewood ☐
- d) No proper source ☐

4. Do you have any Ration Card? YES/NO

5.If yes, which type?

- a) AAY ☐
- b) PHH ☐
- c) Non -NFSA ☐

6. ROAD CONNECTIVITY/APPROACH ROAD:

- a) Motorable pucca ☐
- b) Motorable Katcha ☐
- c) Non- Motorable pucca ☐
- d) Non- Motorable Katcha ☐

7. Frequency of Garbage Disposal :

- a) Daily ☐
- b) Once in two days ☐
- c) Twice in a week ☐
- d) Once in a week ☐
- e) No collection ☐

8. HEALTH SERVICE UTILIZED:

- a) Government Hospitals ☐
- b) Primary health sub-centres ☐
- c) Urban health post ☐
- d) Private clinics ☐

9. HEALTH/LIFE INSURANCE

1. Do you enrol yourself in any health insurance policy (MR Bill) under the Mizoram Health Care Scheme Or PMJAY (Golden Card) scheme?
 - i. Yes, I have it under the Mizoram Health Care Scheme ☐
 - ii. Yes, I have the PMJAY-Golden Card ☐
 - iii. I enrolled in both the schemes ☐
 - iv. I do not enrol in any medical reimbursement schemes ☐
2. If you have a proper health care insurance, how many times did you utilize these facilities in the last five years?
 - i. Only once ☐
 - ii. Twice ☐
 - iii. Thrice ☐

- iv. More than three times ☐
- v. Never utilize ☐

VI. FINANCIAL SERVICES

1. Do you have any bank account :

- b) Yes ☐
- c) No ☐

2. If yes, in which bank

- i. State Bank of India ☐
- ii. Mizoram Rural bank ☐
- iii. Mizoram Co-operative Apex Bank ☐
- iv. Punjab National Bank ☐
- v. Others ☐

3. Do you enroll your bank account in government insurance schemes of PMJJBY Life insurance (Rs 330 per annum) Or accidental insurance policy of PMSBY (Rs. 12 per annum)?

- i. Yes, I enrolled in PMJJBY insurance ☐
- ii. Yes, I enrolled in PMSBY insurance ☐
- iii. Done Both PMJJBY&PMSBY ☐
- iv. I do not have any insurance policy ☐

VII. LIVELIHOOD ACTIVITIES

VII. A What is the main livelihood activities of your family?

- a) Agriculture & allied
- b) Mining & quarrying
- c) Manufacturing
- d) Electricity, water supply, etc.
- e) Construction
- f) Wholesale, retail, motor repairs
- g) Transport & Communication
- h) Public administration
- i) Education
- j) Human health & social works
- k) Driver (Delivery boy/Taxi/Private Driver)
- l) Domestic help/Maid

- m) Pensioner
- n) Pensioner
- o) Other services

VII. B 1. Have your received any assistance from the Government during the past 3 years?

- a) Yes ☐
- b) No ☐

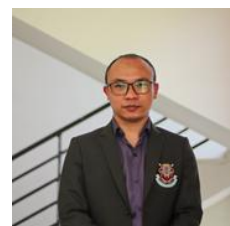
2. If yes, indicate the scheme of the assistance, the purpose and the total amount

- a) NLUP ☐
- b) SEDP ☐
- c) PMAY ☐
- d) Old age pension ☐
- e) Others ☐

VIII. C. OVERALL LIVELIHOOD SECURITY STATUS

1. Did essential needs like food, water, and medical care adequately fulfilled by the household?
2. Did any family members stop schooling to earn income in the past five years?
3. Did family members sell or pawn vital items due to financial shortages in the last five years
4. Did your family lose housing due to floods, eviction, or high rent in the last five years?
5. Did any of the family members experience hunger to manage financial difficulties in five years?
6. Did any of the family members miss needed medical care due to money problems in the past five years?
7. Suggested measures to help/improve the condition of urban poor.

BRIEF BIODATA OF THE CANDIDATE



PERSONAL INFORMATION AND ACADEMIC BACKGROUND

1. Name : R.ZOTHANMAWIA
2. Father's Name : R.Lawmkima (Father)
3. Date and Place of Birth : 15th July 1986.
4. Sex : Male
5. Marital Status : Unmarried
6. Nationality : Indian
7. Tribe : Scheduled Tribe (ST)
8. Name of Department/Centre : Department of Economics
9. PhD. Pursued : Department of Management,
MZU
10. Current Designation & Level : Assistant Professor Stage II
11. Academic Qualifications : M.A (Economics)

EDUCATIONAL QUALIFICATIONS

Examination	Name of Board/ University	Year of Passing	Marks In Percent	Division/ Class / Grade	Main Subject(s)
High School/ Matriculation (refer enclosure 1)	Mizoram Board of School Education (MBSE)	2001	67.6	I	All compulsory subjects

HSSLC (refer enclosure 2)	Mizoram Board of School Education (MBSE)	2003	64.6	I	ARTS
B.A.(Hons) (refer enclosure 3)	Mizoram University (MZU)	2006	64	I	ECONOMICS
M.A. (refer enclosure 4)	North Eastern Hill University (NEHU)	2008	64.81	I	ECONOMICS
Other examinations, if any					
UGC NET	University Grants Commission (UGC)	2008 – DEC	Qualified	UGC- NET	ECONOMICS
UGC NET	University Grants Commission (UGC)	2009 – JUNE	Qualified	UGC- NET	ECONOMICS
UGC NET/JRF	University Grants Commission (UGC)	2010 – JUNE	Qualified	UGC- NET JRF	ECONOMICS
UGC NET/JRF	University Grants Commission (UGC)	2010 – DEC	Qualified	UGC- NET JRF	ECONOMICS
UPSC	Union Public Service Commission (UPSC)	2011	Qualified	Prelims	All compulsory subjects
Ph.D. Course	Mizoram University (MZU)	2018- Present	Ongoing	-	Management

ACADEMIC ACHIEVEMENTS & DISTINCTIONS

1. Gold Medal in B.A. (Mizoram University)
2. Hrangbana Award (Topper in Economics, Hrangbana College, 2006)
3. Silver Medal in M.A (North Eastern Hill University, NEHU, 2008)
4. UGC NET - Two times (2008 December &2009 June)
5. UGC NET-JRF – Two times (2010 June & 2010 December)
6. Cleared UPSC Combined Prelims 2011
7. Selected for the post of Assistant Professor at Pachhunga University College, Aizawl – 2011.

APPOINTMENTS HELD:

Designation	Name of the Employer	Date of Joining	Date of Leaving	Pay Band with AGP	Reason for leaving
Guest Lecturer	Principal, Government Hrangbana College, Aizawl	1.06.2008	31.12.2009	Rs.250/lecture	To join PUC as Asst.Professor
Academic Counsellor	Co-ordinator, IGNOU, HBC	01.07.2008	31.12.2015	Rs 700/lecture	To join PUC as Office Assistant. Ignou
Academic Counsellor	UGC-Sponsored Civil Service Coaching, HBC	30.06.2010	Till Date	Rs 600/lecture & Rs 1200/Lecture (2023)	
Guest Lecturer	Principal, Pachhunga University College	1.01.2010	21.12.2011	Rs.500/lecture	To join PUC as Asst.Professor
Teacher	UGC-Sponsored Civil Service Coaching, PUC	30.06.2012	Till 2020	Rs 1000/lecture	
Assistant Professor	Vice Chancellor, Mizoram University	21 st December 2011		PB-3: 15600-39100+AGP 6000	PROMOTION
Assistant Professor Stage II	Vice Chancellor, Mizoram University	21 st December 2017		PB-3: 15600-39100+AGP 7000	PROMOTION
Assistant Professor Stage III	Vice Chancellor, Mizoram University	21 st December 2022		PB-3: 15600-39100+AGP 8000	PROMOTION

TEACHING EXPERIENCE: 17 Years

Position held& Pay Band with AGP/ Level	Name of the Institution	Adhoc/ Permanent	Duration (dd/mm/yyyy)	
			From	To
Assistant Professor (Guest faculty)	Principal, Government Hrangbana College, Aizawl	Guest Faculty	1.06.2008	31.12.2009
Assistant Professor	Pachhunga University College	Guest Faculty	01.01.2010	20.12.2011
Assistant Professor	Pachhunga University College	Permanent	21.12.2011	Till Date

UGC-HRDC Orientation/Refresher Course Course attended:

Name of the Course	Place	Duration	Sponsoring agency
UGC-Orientation Course	ASC, MZU	1 st to 28 th October, 2012	UGC
Special Winter School (Equivalent to RC)	ASC, MZU	3 rd – 23 rd March, 2015	UGC
One-week National Workshop on “Research Methodology: Qualitative & Quantitative with Advance Statistics”	HRDC, Mizoram University, Aizawl	7th – 11th August 2018	UGC
Online Refresher Course on ‘Research Methodology: Tools and Techniques’	HRDC, Mizoram University, Aizawl	7th – 20th July 2020	UGC

Short Term Course (Online) on “Research Methodology: Research and Publication Ethics”	HRDC, Mizoram University	24th -30th November , 2020	UGC
Special Winter School (Online) equivalent to one Orientation Programme /Refresher Course.	HRDC, Mizoram University	9th – 22nd February 2021.	UGC

Books/Journals Published/ Edited:

1. ‘A Study of Urban Poverty ; A Special reference to Aizawl Municipal Corporation (AMC) Area’ - Senhri Journal Vol.II No.2 ,July –December 2017 Issue. Journal No. 64531, : ISSN -2456 3757.
2. Contributed a book chapter on the Book Title : “An insight to Phulpui” : Topic : ‘Phulpui Village : A Survey of Socio-Economic. Occupation and Consumption Pattern’ : **Publisher** : Mizo Academy of Sciences (MAS), 2014. : **Chapter** : Section IV, : ISSN (print) 0975-6175.
3. Livelihoods and Development Indicators of the Rural Villages: A Case of Mamit District in Mizoram. -Published on December 2023 Scopus Journal IF-0.73 - Journal Of Research Administration. ISSN: 1539-1590.
4. Urban Poverty and Livelihoods in India: A Case Study of Basic Services to Urban Poor (BSUP) Beneficiaries in Aizawl. - Published on IPE Journal of Management - November 2024, UGC Care - ISSN :2249-9040, Vol-14,No-16, July-December 2024.
5. Livelihood Study On the Status and Management of Urban Poor in Aizawl, Mizoram. (Under Review).
6. African Swine Fever (ASF) : A Socio-Economic Impact of in Mizoram -Book published-Mittal Publications (22June 2023).
7. Edited a book,”A Glimpse of Dulte Village”, ISBN 978-81-950752-0-1, Published by Blue Mountain Offset Printer in the year 2021.

Seminar Papers /Invited Lectures Presented:

1. Resource Person on the topic, “Special Talk on Russia-Ukraine Crisis” on 17th March, 2022 at Aizawl West College Hall, Organized by the Department of History, Government Aizawl West College (GAWC).
2. Resource Person on the topic, “Special Talk on Economic Impact of Russia-Ukraine Conflict” on 12nd April, 2022 (Online) at Government Champhai College, Organized by the Department Economics, Government Champhai College (GCC).
3. Presented a paper title, “Digital Payments Among the Urban Poor in Mizoram: A Case Study of BSUP, Aizawl” - June 23rd-24th, 2023: 'National Seminar on Digital Payment; Challenges & Prospects', Organised by Department of Economics, PUC.
4. Invited speaker on 'Rastriya Avishkar Abhiyan' , Organised by School Adoption Committee (SAC) , Pachhunga University College at Aizawl, Mizoram. On August 31, 2023.
5. Presented a paper on the National Symposium, Paper title, “Sustainable Development Goals (SDGs) : G-20 and Urban Poverty in India & Mizoram” on September 6, 2023 : 'National Symposium on SDGs : G20 and Mizoram', Organised by Department of Economics, PUC.
6. Presented International Paper on the topic, “Livelihood Study of the Urban Poor in Mizoram: A Study of Aizawl Municipal Corporation (AMC) Area” -The international seminar, "Voices Unbound: Perspectives on Social Sciences and Beyond", organised by the School of Social Sciences, Pachhunga University College, Aizawl during March 13-14, 2024.
7. Presented a paper on the National Seminar on the topic, “Urban Poverty in Aizawl Municipal Corporation: An Impediment to Development in Mizoram” on May 19, 2023. The name of the seminar is National Seminar on ' 'Post-Mizo Peace Accord (1986 – Present): Narratives, Development and Ongoing Issues in Mizoram' May 19-20 2023, Organised by the Department of Sociology, Pachhunga University College.

8. Present a paper at Bhutan; “International Conference on Business Continuity, its Planning& Professional Practices”, Jointly organised by Sherubtse College, Royal University of Bhutan and the North Eastern Management Association (NEMA), India on 25th August 2023.

9. Present a paper on the “International Seminar on Managing Sustainable Development with Special Emphasis on Rural Economies” at PUC, organised by the School of Economics, Management and Information Science (SEMIS), Pachhunga University College, Mizoram University. On the topic; "Developmental status and Livelihood study of the of Rural Development Blocks of Mamit District, Mizoram", during January 24-25, 2024.

10. Presented a paper in the “International Seminar on Managing Public Policy in a Developing Economy" on the topic “Urban Poverty and Livelihoods in Mizoram: Selected Findings", organised by SEMIS, PUC on 30-31 March 2025 at PUC Seminar Hall.

Seminars/Conferences/Workshop Organised/Chaired:

1. Organizer of a state level seminar on “Socio-Economic Impact of African Swine Fever (ASF) in Mizoram” on 5th January, 2023 at Mizoram State Veterinary Council Conference Hall, Khatla.
2. Co-Chairman in the organizing Committee on 'National Seminar on Digital Payment; Challenges& Prospects', Organised by Department of Economics, PUC during 23rd-24th June, 2023.
3. Chaired the technical session on a two day 'National Seminar on Digital Payment; Challenges& Prospects', Organised by Department of Economics, PUC during 23rd-24th June, 2023.

Seminars/Conferences/Workshop Attended:

1. Participated in the 3 day National Level Workshop on Quantum Science and Technology held at Seminar Hall, Pachhunga University College on 29th -31st July 2019.
2. Participated in the National Conference on “Emerging Trends in Environmental Research” Organised by the Department of Environmental Science, PUC during 31st October- 2nd November 2019.
3. Participated in the International Conference on “Recent Advance in Animal Sciences” Organised by the Department of Zoology, Pachhunga University College, Aizawl during 6th -8th November 2019.
4. Attended a two day National Seminar on “Resuscitating Mafaa Hauhnar: Contemporary Perspective on his Essays and Poetry” Organised by the Department of Mizo, Pachhunga University College, Aizawl during 15th -16th November 2019.
5. Attended a One Day National Seminar on “Good Governance in Practice in the 21st Century” hosted on the 12th February, 2020 by the Department of Public Administration, Pachhunga University College, Aizawl.
6. Participated in the National Workshop on “Geo-Spatial Technology” during 10-14th February, 2020 by the Department of Geography, Pachhunga University College, Aizawl.
7. Attended a national level sensitization programme on NAAC’s A&A Process organized by the Internal Quality Assurance Cell, Pachhunga University College, Aizawl on 27th February 2020.
8. Participated in the webinar on “Significance of Erstwhile Article 370 of the constitution of India” held on 31st May 2020 by MS Academy, Khatla, Aizawl.
9. Attended webinar on “Post-Corona Reconstruction Programme: No going back” organized by Mizoram University ,Aizawl on 22nd July 2020.
10. Attended a one week webinar on “Mizo tawng leh thu hla ril” organized by Government Serchhip College, Mizoram on 7th -11th September 2020

11. Participated in the National webinar on “Exploring New Literatures” organized by the Department of English, Pachhunga University College, Aizawl on 19&20th October 2020.
12. Participated in the two day online training on “Psychological Care, Psychological First Aid and Basic Counselling Skills” for faculty in-charge of SOP, PUC, Organised by Committee on Counselling&Social Guidance on Covid-19, Pachhunga University College on 19th &20th May 2021.
13. Attended a webinar on “New Education Policy 2020 and Management Education” Organised by the Department of Management, Mizoram University on 20th May 2021.
14. Participated in a webinar on “New Education Policy 2020 and Management Education” Organised by the Department of Management, Mizoram University on 20th May 2021.
15. Attended an international webinar on “Feminist Theology and Toxic Masculinity” Organised by the Department of History, Pachhunga University College, Aizawl on 11th September 2021.
16. Attended a one day National seminar on “Economic Development of North East Region: The way forward” on 27th October 2021, Organised by the Department of Management& Department of Economics, Government J Thankima College, Aizawl, Mizoram.
17. Participated in the international webinar on “Religion and State in the Post Colonial State of India” Organized by the Department of History and Department of Political Science, Government Aizawl West College, Aizawl on 20th November 2021.
18. Acts as Convener in the “Two Days Training on Entrepreneurship” jointly organized by Entrepreneurship Knowledge Cell and Innovation Club, Pachhunga University College during 7th and 8th December,2021.

***Study Leave Availed for pursuing Ph.D research work for a period of 365 days
w.e.f 01.04.2021 to 31.03.2022.***

19. Attended a One-Day National Seminar on ‘Fiscal Management and Debt Sustainability in Mizoram: Challenges and Prospects’, organised by the Mizoram

Economic Association on 15th December, 2023 at Government J.Thankima College, Aizawl.

20. Participated in the International Symposium on “Sustaining Nature & Tribal Worldview: An Ecocritical Approach to Literature”, Organized by the Department of English, Pachhunga University College, Aizawl during 8th & 9th June, 2023.

21. Attended in the “National Seminar on Ecocriticism and Environmental Studies: A Mizo Perspective” on 5th -6th June, 2023 at Seminar Hall, PUC. Organized by the Department of Mizo, Pachhunga University College.

PARTICULARS OF THE CANDIDATE

NAME OF CANDIDATE	:	R. ZOTHANMAWIA
DEGREE	:	DOCTOR OF PHILOSOPHY
DEPARTMENT	:	MANAGEMENT
TITLE OF THESIS	:	A STUDY ON THE LIVELIHOOD CONDITIONS OF URBAN POOR IN AIZAWL
DATE OF ADMISSION	:	01.08.2018
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1. DRC	:	19.04.2019
2. BOS	:	26.04.2019
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EXTENSION (IF ANY)	:	UP TO 01.08.2028

(Prof. ELANGBAM NIXON SINGH)

Head of Department

Department of Management

ABSTRACT

**A STUDY ON THE LIVELIHOOD CONDITIONS OF URBAN
POOR IN AIZAWL**

**AN ABSTRACT SUBMITTED IN PARTIAL FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF
PHILOSOPHY**

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MZU REGN NO. 4993 of 2011

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**DEPARTMENT OF MANAGEMENT
SCHOOL OF ECONOMICS, MANAGEMENT & INFORMATION
SCIENCES
MAY, 2025**

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AIZAWL**

**BY
R. ZOTHANMAWIA
DEPARTMENT OF MANAGEMENT**

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**SUBMITTED
IN PARTIAL FULFILLMENT OF THE REQUIREMENT OF THE
DEGREE OF DOCTOR OF PHILOSOPHY IN MANAGEMENT OF
MIZORAM UNIVERSITY, AIZAWL**

CONTENTS

CHAPTER 1

Introduction

1.1. Introduction

As urbanization intensifies, urban poverty has become one of the most concerning across the world with huge population pressure on urban centers. Poverty in India has been a longstanding subject of discussion and policy formulation. The urban poverty in India was historically overshadowed by rural poverty, with policymakers assuming that urban areas offered greater access to economic opportunities, social services, and infrastructure (Gooptu, N. 2001). As a result, urban poverty was relegated to the periphery of India's development agenda, with rural poverty receiving greater attention and resources, despite the growing urban poor population (Tom, A. 2012).

The livelihood conditions of the urban poor in India are a pressing concern, with millions struggling to access basic necessities like housing, healthcare, and education (Evans, P. 2002) including lack of voice in the area in which they live. Despite rapid economic growth, India's urban poverty rates remain alarmingly high, with the urban poor facing numerous challenges in their daily lives. Aizawl, the capital city of Mizoram, is no exception, with a significant proportion of its population living in poverty. The urban poor in Aizawl face numerous challenges, including inadequate housing, limited access to education, healthcare and economic opportunities. This deteriorating condition of the urban poor has become a pressing concern for the state's policy makers.

In Aizawl, the urban poor primarily engage in informal and unorganized sector activities, such as street vending, small trading, and manual labour (Sailo GL, 2013). According to primary data collected for this study, the majority of urban poor individuals work as daily wage earners, taking on various jobs, mainly in construction sites. Others are involved in small businesses, street vending, or work as private sector employees, such as drivers, security guards, or housemaids (Lalremsanga, J. 2021). A small proportion of the urban poor earn income from small-

scale agriculture, livestock rearing, or temporary government employment (Awmpuia, V. L. 2014) A small number of urban poor individuals generate income from renting small plots of land from landlords for farming, raising livestock, or through temporary government jobs on an ad-hoc basis. (Danso, G.2007)

This research aims to investigate the underlying causes, challenges, and potential solutions affecting the livelihood security of the urban poor residing within the Aizawl Municipal Corporation (AMC) area, proposing practical, state-specific strategies to address these issues. By examining the complexities of urban poverty in Aizawl, this study seeks to contribute to a deeper understanding of the challenges faced by the urban poor in Mizoram and to inform policy interventions aimed at improving their livelihood conditions.

1.2. Concept of livelihood Measurement of the Urban Poor

A person's livelihood refers to their "means of securing the basic necessities (food, water, shelter and clothing) of life". (Faisal, S. 2020). To Rakodi (2014), it is a means of making a living including the ways people support themselves and meet their basic needs. According to the United Nations definition, livelihood encompasses people's capabilities, assets, income and activities required to secure the necessities of life. According to Chambers (1995), a livelihood encompasses the various means of earning a living, including one's skills, physical assets, and intangible resources.

Normally, urban poor are engaged in occupations such as casual workers, unskilled marginalised workers, sweepers, domestic workers, rag pickers, rickshaw pullers, sex workers, beggars etc, (Oxfam, 1997). In urban areas, it's common to see many individuals working informally on the streets, such as vendors selling vegetables or ice cream, street vendors, hawkers, cobblers, rickshaw drivers, taxi drivers and others. The government at the centre and state level has initiated various welfare programs for the poor and vulnerable sections of the urban inhabitants to safeguard their welfare and protect their interests.

The urban poor in Mizoram are characterized by unstable and low-paying livelihoods, marked by irregular income, low wages, and lack of job security, with a

predominance of informal sector work (Mitra, S. 2019). Notably, the traditional livelihood activities such as weaving, handicrafts, bamboo work, and blacksmithing have largely given way to other primary livelihood activities.

Due to a lack of specialized skills, many urban poor individuals juggle multiple temporary jobs, as they are often unable to secure contractual or permanent employment (Bremar, J. 1996). This makes it difficult to focus purely on the occupational side of livelihood. As such, this thesis explore the ground reality facing the urban poor in Aizawl city by highlighting the main sources of income of the urban poor, the way they manage their income and expenditure while taking care of their savings and their access to basic services like healthcare, education, sanitation, and social protection etc.,

1.3. Trends of Urbanization in India and Mizoram

According to the World Bank data from the UN Population Division, the world's urban population increased from 1.02 billion in 1960 to 1.35 in 1970, which has gone up to more than 4.52 billion (2022) which is more than half of the entire global population of about 8 billion.

Trends of urbanization in India are shown on table 1.1

Table.1.1: Trends of Urbanization in India

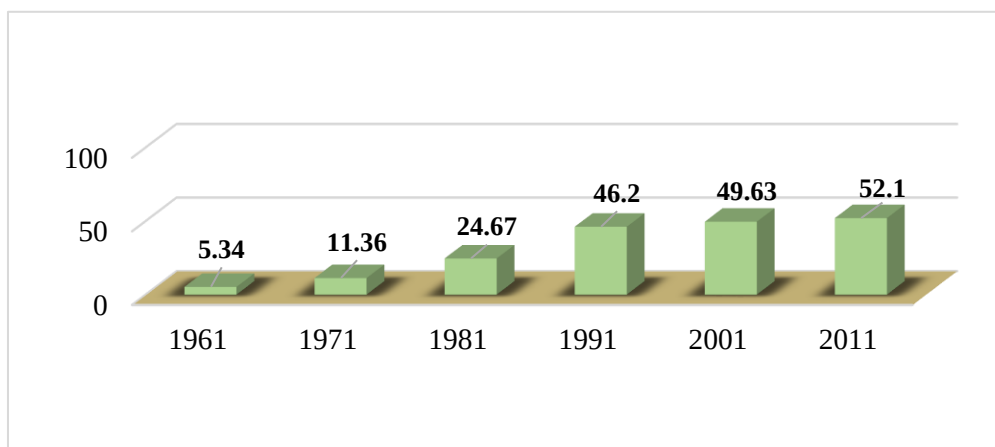
Census years	Number of Towns in India	Total Population	Urban population	Rural	Urban Percent	Rural Percent
1901	1827	238396327	25851873	212544454	10.84	89.15
1921	1949	251321213	28086167	223235046	11.18	88.82
1941	2250	318660580	44153297	274507283	13.86	86.14
1951	2843	361088090	62443709	298644381	17.29	82.71
1971	2590	598159652	109113977	489045675	18.24	81.76
1991	3768	844324222	217177625	627146597	25.72	74.28
2011	7935	1210854977	37706125	833748852	31.16	68.9

Source : Census of India 1961-2011

Mizoram is the second most urbanized state in India next to Goa (census 2011). Saitluanga (2010) notes that urbanization in Mizoram began during the colonial era, when the British established administrative and military centres in

strategically located areas such as Aizawl and Lunglei. The number of towns in Mizoram has increased from one 1971 to 23 towns in 2011.

Fig.1.1 Growth of Urbanization in Mizoram in percentage



Source : Census of India 1961-2011

1.4. Urban Poverty in India

The government of India uses the Below Poverty Line (BPL) benchmark to identify households requiring assistance, with varying estimates across states. The most commonly used measure of poverty is the Headcount Ratio (HCR) that takes into account the percentage of population below the poverty line, Poverty Gap Index (PGI) that measures the depth of poverty . Poverty line was based on the Uniform Reference Period (URP) till 1999 and the Mixed Reference Period (MRP) was used since 1999-2000 onwards.

The national poverty line was measured using the recommendations of Planning Commission Expert Group (1962). The Alagh Committee (1979) set calorie-based poverty lines, with 2400 kcal/day for rural areas and 2100 kcal/day for urban areas. This calorie-based definition was retained by the successive expert groups under the chairmanship of Lakdawala(1993), Tendulkar (2005), Rangarajan(2012), and specific improvements were made. NITI Aayog is now responsible for determining the poverty line and its methodology, using data from the National Statistical Office (NSO) under the Ministry of Statistics and Programme Implementation (MOSPI).

The Suresh Tendulkar Committee proposed a new method for calculating India's poverty line, based on Monthly Per Capita Consumption Expenditure (MPCE). This led to revised poverty lines of ₹816 per month for rural areas and ₹1,039 per month for urban areas (2009-10 prices), equivalent to ₹26 per day and ₹32 per day, respectively.

As shown in table 1.2, the Rangarajan Committee (2012) proposed a comprehensive approach to measuring poverty. The committee considered both food and non-food items, such as shelter and clothing, and used a combination of revised per capita consumption expenditure, updated Gini coefficient, and a modified Multi-Dimensional Poverty Index (MPI). Based on this, the committee set the poverty line at ₹972 for rural areas and ₹1,407 for urban areas (2011-12 prices), equivalent to daily per capita consumption of ₹32 and ₹47, respectively.

Table 1.2 : Poverty Estimates in India under Planning Commission

Expert Committee/ Methodology	Poverty Ratio (%)			
	Year	Rural	Urban	Total
Lakdawala Committee Estimates	1987-88	39.1	38.2	38.9
	1993-94	37.3	32.4	36
	2004-05	28.3	25.7	27.5
Tendulkar Committee Estimates	2004-05	41.8	27.5	37.2
	2009-10	33.8	20.9	29.8
	2011-12	25.7	13.7	21.9
	2009-10	39.6	35.1	38.1
Rangarajan Committee Estimates	2011-12	30.9	26.4	29.5

Source : Various Planning Commission Report on poverty for 2009-10 & 2011-12.

At the core of India's development agenda is the elimination of poverty in all its forms, ensuring that no individual is left behind (MPI India, 2023). NITI Aayog's Multi-Dimensional Poverty Index (MPI) is a comprehensive tool to measure poverty in India, aligned with the United Nations' Sustainable Development Goals (SDGs).

The World Bank's international poverty line, updated in September 2022, is currently set at \$2.15 per person per day (2017 prices), up from \$1.90 per person per day (2011 prices). Based on this benchmark, approximately 12.92% of India's population, or about 176 million people, lived below the poverty line in 2021.

1.5. Urban Poverty in Mizoram

The government of Mizoram conducted a BPL Baseline Survey in 2016 using a combination of the Tendulkar Committee proposal and the United Nation's parameters. According to the final report of this survey, of the 2.8 lakhs households in Mizoram, there are 56,584 families who are still living Below Poverty Line (BPL). This number represents a 19.63 per cent of the total households of the state, down from 41 percent in 2015 indicating a reduction by about 21.4 per cent. The number of urban poor living in Aizawl Municipal Corporation area according to this survey stood at 4042 families which is 6.11 per cent of the total household within AMC area.

The current estimation of the Below Poverty Line (BPL) in Mizoram is based on the aforementioned 2016 survey conducted by the Mizoram Statistical Development Agency (MSDA). The MSDA's survey methodology is a four-step process designed to identify urban poor households, and the first three steps are based on recommendations by the Hashim Panel (Ministry of Housing and Urban Poverty Alleviation, 2014). The process is briefly described as follows.

Four-Step Process:

1. **Stage 1 - Automatic Exclusion:** Households are automatically excluded from the BPL list if they own assets such as a concrete house, air conditioning, a four-wheeler, or a computer with internet. Alternatively, ownership of any three of the following assets also leads to exclusion: refrigerator, landline phone, washing machine, or two-wheeler.
2. **Stage 2 - Automatic Inclusion:** Vulnerability factors include homelessness, living in a thatched or kaacha house with a single room, using plastic or polythene for walls, having a disability, being employed in domestic work or sanitation, having no source of income, or having under-aged children as the family head, among other criteria.
3. **Stage 3 - Scoring Index:** In this stage, households are ranked on a scoring index from 0 to 12. The Hashim Panel recommends adding families that score between 4 and 12 to the automatically included category. This group of households constitutes the urban BPL.

4. **Stage 4 - Monthly Per Capita Expenditure (MPCE):** The final stage involves assessing poverty based on monthly per capita expenditure (MPCE). If a family's MPCE exceeds Rs 2,100 in urban areas or Rs 1,800 in rural areas (approximately Rs 70 per day), they are automatically excluded from the BPL list.

There are 66,770 families in the AMC area, covering 83 local councils. Of these, 4,042 households (6.11%) fall below the poverty line (BPL), contributing 57.5% of BPL households in Aizawl district. The percentage of BPL family to households in the different wards of AMC is given in table 1.3.

Table 1.3- Percentage of BPL to total Household in Aizawl

AMC WARD	Total Household	BPL	Percentage of BPL Households
I	3657	316	8.64
II	5783	69	1.19
III	3384	210	6.21
IV	3163	73	2.31
V	2971	72	2.42
VI	3152	101	3.20
VII	3948	374	9.47
VIII	2048	22	1.07
IX	3812	136	3.57
X	2804	63	2.25
XI	3473	498	14.34
XII	3760	388	10.32
XIII	2627	115	4.38
XIV	3050	107	3.51
XV	3389	499	14.72
XVI	3320	416	12.53
XVII	3113	27	0.87
XVIII	5244	122	2.33
XIX	3500	434	12.40
Grand Total	66198	4042	6.11

Source : BPL baseline survey 2018 ; Mizoram Statistical Development Agency.

1.6. Significance of the Study

The level of urban poverty in Mizoram has its roots deep down in the system. It is strongly believed that the vicious circle of poverty in urban areas could be broken once the right step is followed by the administrative authority in particular and the society as a whole. Another significance of the study is that the study focus on the livelihood, sources of income, measures to improve their standard of living etc., so as to uplift them from the clutches of poverty.

1.7. Research Gap

This study makes a thorough insight into urban poor from a different angle that incorporates all the basic causes of urban poverty, their present livelihood conditions, along with its remedial measures within AMC area. Most of the previous study on urban poor concentrates heavily on the income side or consumption side of poverty overlooking the social system and standard of living of the people. Therefore, a new and reliable study of urban poverty that takes into account each AMC ward is much needed. The present study fills that gap.

1.8. Statement of the Problem

Poverty has many facets and is multi-dimensional. As such, various approach and policies are needed in order to cure the nexus between different faces of poverty. One study alone cannot cover all the aspects of poverty and this study reflects the dynamic and multifaceted nature of urban poor and highlights that policy makers need to make a bold decision during the planning as well as stages of its implementation of its ideas and suggestions.

1.9. Scope of the Study

Depending upon the criteria used, it is possible that many people, who are classified as not being poor, may still face some form of deprivations and underestimation of the scale of poverty. As such, using the right methods that reflects the ground reality is quite important so as to not waste public money on the wrong individuals and to focus on the rightful poor so that they could be taken out of the clutches of poverty through government assistance. For these reasons, Aizawl Municipal

Corporation (AMC) area is being selected as the targeted area of study as it represents the most important part of urban life in the state.

1.10. Objectives of the Study

The study has the following objectives

- 1) To study the socio-economic and livelihood status among urban poor in Aizawl.
- 2) To examine the impact of government schemes on the livelihood conditions of the urban poor in Aizawl.
- 3) To study saving and consumption pattern of urban poor in Aizawl.
- 4) To suggest measures directly to the policy makers to address urban poverty in Mizoram.

1.11. Hypotheses

The following hypotheses are tested in the study

H₁ : There is significant livelihood insecurity among urban poor in Aizawl

H₂ : Government Interaction Schemes (GIS) have significant impact on living condition of urban poor in Aizawl.

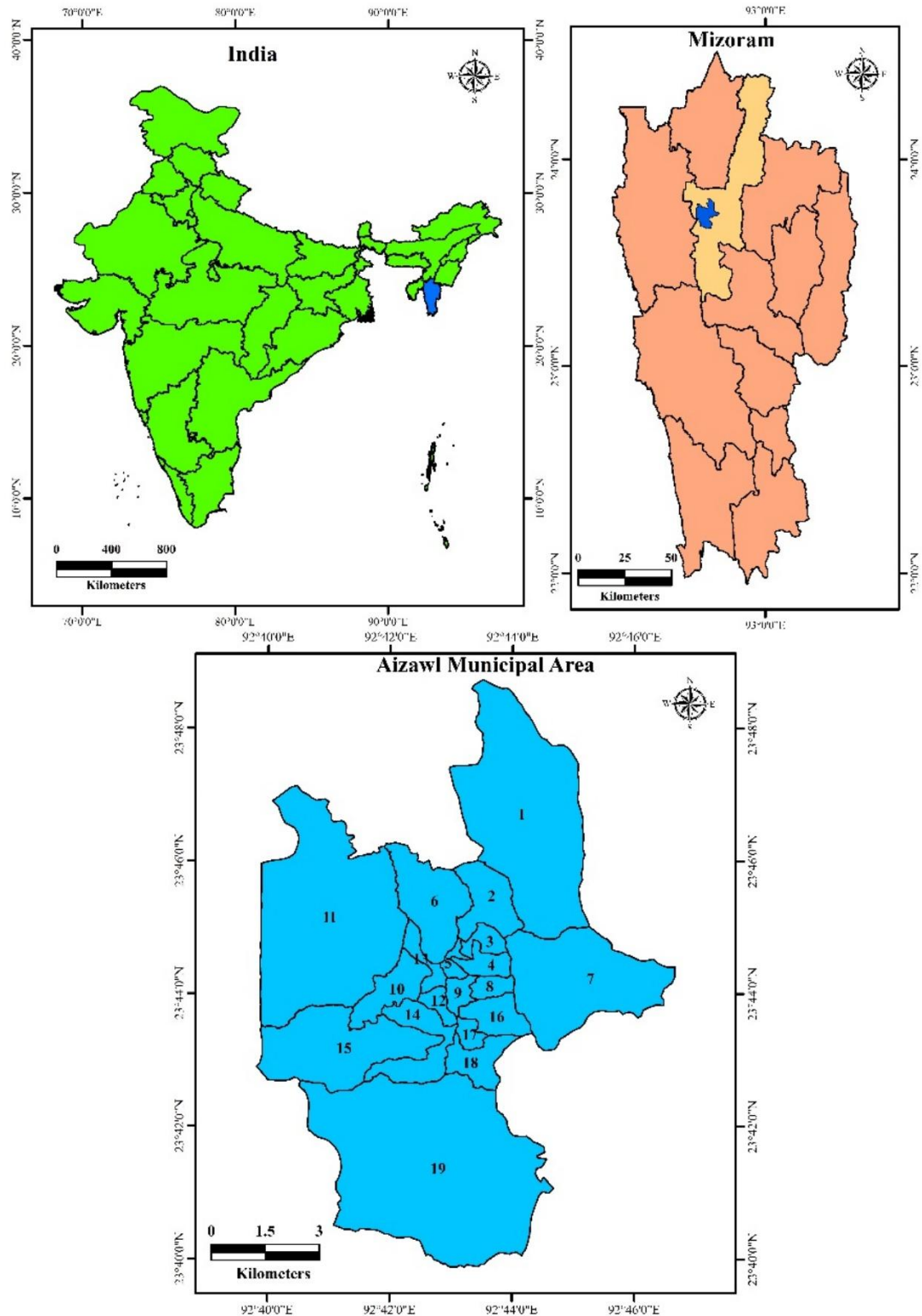
H₃ : The proportion of income allocated to food expenses among urban poor is significantly high in Aizawl.

1.12. Research Methodology

1.12.i. Area of Study: The study is conducted in Aizawl Municipal Corporation (AMC) area in Aizawl, Mizoram. Mizoram is a North Eastern State in India with a population of 10,91,014 according to Census 2011.

Mizoram is the second most urbanized state in India, with 52.11% of its population living in urban areas, according to the 2011 census. Aizawl, the state capital, houses 2,93,416 people, accounting for 51.31% of the urban population.

Figure 1.2. Study Area - Map of India, Mizoram and Aizawl



Source: Author's generated map using G.I.S software

The Aizawl Municipal Corporation population alone contributes more than half of the state's population according to 2011 census. Presently, AMC consists of 83 Local Councils and 14 Village Council areas and is further divided into 19 Wards (UD&PA, 2014a).

1.12.ii. Data Source

The study uses a combination of secondary data and primary data. The secondary data is sourced from various sources like government publications, Reserve Bank of India (RBI) bulletin, UNDP publications, research papers, published documents etc.,.

Primary data was collected during 2022-23 from the BPL families based on BPL Baseline Report 2016 through a series of questionnaires and interviews with the respondents within AMC area. A combination of Participatory methods and Random sampling method was used while selecting targeted sample.

1.12.iii. Sample Design

A Multi-Stage Cluster Sampling (MSCS) design has been adopted for the survey.

a) Population: The 4042 BPL households represent the population of the survey according to the reports of the BPL baseline survey 2018.

b) Sample Size: 862 BPL households across 83 Local Councils within AMC area have been selected representing 21.3 per cent of the total BPL households within AMC.

c) Strata Allocation: Within each AMC Ward, the respective sample size has been allocated to two different strata in proportion to the BPL population subject to a minimum sample allocation of 20 BPL households to each Ward.

d) Selection of respondent Households: In order to get genuine information from the targeted population, the sample BPL households for each of the 19 wards are selected by Simple Random Sampling-Without Replacement (SSSWOR). This ensures that each BPL household is selected only once.

e) Survey Period: The secondary data collected from reports are of the latest available editions. The primary data are collected in the year 202-2023.

f) Reference Period: As the respondents are asked to recall and report on a number of items and fields with different recall periods ranging from 30 days, 365 days and up to 5 years in some cases (like assistance received from government schemes), the researcher use a combination of Uniform Reference Period (URP) and Mixed Reference Period (MRP) known popularly as Modified Mixed Reference Period (MMRP).

g) Calculation of Sample Size Using Yamane Formula:

Yamane's formula is:

$$n = \frac{N}{1+N-e^2}$$

Where :

- n = sample size
- N = population size (4042)
- e = margin error (e.g, 0.05 for a 5% margin of error)

For this Calculation :

- N = 4042
- e = 0.05 (5% margin of error)

Calculation:

$$n = \frac{4042}{1 + 4042 \cdot (0.05)^2}$$

$$n = \frac{4042}{1 + 4042 \cdot 0.0025}$$

$$n = \frac{4042}{1 + 10.105}$$

$$n = \frac{4042}{11.105}$$

$$n \approx 363.47$$

So, the sample size from Yamane's formula is approximately 363.

To further increase the level of confidence, we reduce the margin of error from 0.05 per cent to 0.03 per cent. This reduction in margin of error increases the required sample size, making it more precise as follow.

According to Yamane formula,

$$n = \frac{N}{1 + N - e^2}$$

Where:

- n = sample size
- N = population size ($N = 4042$)
- e = margin of error ($e = 0.03$)

Substituting the values into the Yamane formula:

$$n = \frac{4042}{1 + 4042 \cdot (0.03)^2}$$

Squaring the margin of error:

$$e^2 = (0.03)^2 = 0.00091204$$

Multiplying the population size by the squared margin of error

$$4042 \cdot 0.00091204 = 3.687$$

Adding 1 to the above result:

$$1 + 3.687 = 4.687$$

Dividing the population size by the above result:

$$n = \frac{4042}{4.687} \approx 861.87$$

Since we cannot have a fraction of a person, we round up to the nearest whole number. Thus, the appropriate sample size for a population of 4042 with a margin of error of 0.03 is approximately 862.

1.12. iv. Tools of Analysis

The secondary and primary data are examined using descriptive and inferential methods of statistical analysis. The data analysed are presented using tables, charts/figures, ratios, percentages etc. The tools of analysis adopted objective wise is discussed subsequently.

The study uses a combination of descriptive method of analysis, estimates of variations, sample t-test, Multinomial logistic regression and Coefficient of Variation using STATA software.

1.14. Chapter Divisions: The thesis is divided into six chapters as below.

- Chapter 1 : Introduction:
- Chapter 2 : Review of Literature:
- Chapter 3 :Socio-Economic and Livelihood Conditions of Urban Poor in Aizawl
- Chapter 4 :Impact of Government Schemes on the Livelihood Conditions of Urban Poor in Aizawl
- Chapter 5 :Savings and Consumption Pattern of the Urban Poor
- Chapter 6 : Summary of Findings, Policy Recommendations, and Conclusion

CHAPTER 2

Review of Literature

2.1. Introduction

The literature reviews aim to synthesize existing research on the livelihoods of the urban poor in Mizoram, focusing on identifying key themes, trends, and gaps in current knowledge. The ultimate goal of this review is to inform the development of effective policies and interventions that address the livelihood needs of the urban poor in Mizoram.

The literature reviews of this study have been classified into the following six themes:

- 1) Socio-Economic and Livelihood security
- 2) Cultural and Community Participation Approach
- 3) Development and Environmental Approach
- 4) Rural-Urban and migration
- 5) Housing, Slums and deprivation of basic amenities
- 6) Government Schemes and Poverty Alleviation.

Nineteen (19) literature has been reviewed under the Socio-Economic and Livelihood security covering the international, national, and local literature of published journals, government publications and survey documents. Under the Cultural and Community Participation Approach sixteen (16) literature reviews were made. Twelve (12) Development and Environmental Approach literatures have been reviewed. Ten literatures have been reviewed in the Rural-Urban and migration section classification. In the portion of Housing, Slums and deprivation of basic amenities, as many as seventeen (17) literatures have been reviewed and in the last section ie,. Government Schemes and Poverty Alleviation, thirteen (13) reviews were

done and altogether 87 literatures have been reviewed along with a dozen thesis and multiple government publications some of which are not mentioned in this chapter.

2.2. Socio-Economic and Livelihood Security

Banks (2016) examines urban poverty in Dhaka, Bangladesh, highlighting livelihood limitations due to political and economic factors. The study reveals how informal settlements, lack of social protection, and exploitative labour markets perpetuate poverty. Context-specific policies and inclusive urban planning are recommended to address Dhaka's entrenched urban poverty.

Begging serves as a coping mechanism for poverty in urban Ethiopia. The study found that religious events attract large crowds, increasing begging opportunities and beggars face social stigma and marginalization and emphasizes the need for alternative livelihood programs and social support.

Chawii (2007) examined natural resource-based income and livelihood initiatives in Northeast India and shows the potential of natural resource-based livelihoods in Northeast India, emphasizing sustainable management and community involvement. She recommended for the introduction of community-based initiative like providing awareness to the public about the importance of sustainable management of resources, eco-tourism, market support and the integration of national poverty reduction strategies in tune with the requirement of the state.

Clancy (2004) explores the link between energy services and urban poor livelihoods. The study highlights energy's critical role in breaking the poverty cycle and recommends integrated energy policies for urban development.

Demewozu (2005) studied begging as a livelihood strategy among the poor in Addis Ababa, focusing on Orthodox religious ceremonial days. The research reveals that begging provides essential income for vulnerable individuals, including the elderly, disabled, and orphaned

Goswami, S., & Manna, S. (2013) study examines the socio-economic conditions, livelihood strategies, and access to basic amenities of urban poor living in slums of Raipur city, India. This study provides valuable insights into the lives of urban poor in Raipur's slums, highlighting the need for context-specific solutions.

Lalrinkima (2014) investigates the impact of voluntary organizations on livelihood development in Mizoram and emphasizes the crucial role of voluntary organizations in fostering sustainable livelihoods and alleviating poverty in Mizoram.

2.3. Cultural and Community Participation Approach

The cultural and community participation approach to urban poverty underscores the significance of engaging local communities and being culturally responsive in addressing the distinct challenges and needs of urban poor populations (Chambers, 1995).

Boonyabancha, S., & Kerr, T. (2015) conducted participatory research with community leaders in Bangkok, Thailand, and Manila, Philippines. This study contributes significantly to our understanding of urban poverty from the perspectives of community leaders, emphasizing the need for participatory and inclusive approaches.

Chamhuri et al. (2012) approach includes giving more emphasis on education, health, housing, more social participation of the stake holders and accountability on the policy makers encompassing environmental sustainability in order to achieve sustainable livelihood among the urban poor.

G. Kumar's case study (2013) examines resource ownership and village boundary demarcation in the Tuichhuahen Watershed, Mizoram and his study reveals the importance of resolving resource ownership and boundary disputes for sustainable development and harmony among villages in Mizoram's hill terrains. As such, he recommended for a clear-cut boundary demarcation by the authority and a community-led resource management in order to avoid this problem.

Sinha (2015), in his review of the book “Urban Poverty in India (Issues and Policies)” discusses fresh perspective on the linkages between various dimensions and linkages of urban poverty in India. The study addresses several critical inter-connected policy issues especially women as a marginalized section amongst the urban poor, eradication of urban poverty and access to basic services.

2.4. Development and Environmental Approach

The development approach to urban poverty stresses the importance of achieving sustainable economic growth, generating employment opportunities, and ensuring access to essential services like healthcare, education, and sanitation..

Brown et al., .(2015) in their article titled, “A refugee in my own country: Evictions or property rights in the urban informal economy?” revealed that there is growing persecution and exclusion of informal workers of the economy in city streets where millions of street vendors and small traders are the prime targets of government controls and regulations thereby increasing the hardships of the urban poor.

Olajide and Lawanson (2014) examined climate change's impact on low-income coastal communities in Lagos, Nigeria. Livelihood of the urban poor is badly influenced by erosion, saltwater intrusion and flooding in the study area along with weak social media network and limited resources. Recommendations include adaptive urban planning, infrastructure upgrades, livelihood diversification, and social protection policies.

Paul et al. (2019) investigated the relationship between livelihoods and climate change vulnerability in Guwahati, North East India and highlights the importance of livelihood considerations in urban climate change adaptation policies. The study found that the most vulnerable among the urban poor are those engaged in informal sectors of the economy. The study advocated for climate education and awareness along with social protection programmes to combat urban poverty.

Schilderman and Lowe (2002) argued that too much regulations leads to unregulated economic activities, corruption and increase poverty rather than reducing it and recommended for the regulations to be more flexible to accommodate the urban poor.

2.5. Rural-Urban and migration

Studies have revealed that rural-urban migration is frequently prompted by poverty, limited job opportunities, and environmental degradation in rural areas (Harris & Todaro, 1970). The large-scale influx of rural migrants into urban areas can

intensify competition for scarce resources, thereby worsening urban poverty (Ravenstein, 1885). To effectively address rural-urban migration and urban poverty, policymakers must develop a nuanced understanding of the intricate relationships between rural and urban areas.

Bhagat et al. (2020) examines the impact of COVID-19 on migration and livelihoods in India. The study highlights massive reverse migration, livelihood losses, and exacerbation of existing socio-economic inequalities and underscores the need for proactive policies addressing migrant vulnerabilities and promoting inclusive recovery. Challenges include inadequate government support, lack of social security, and disrupted supply chains.

Ramlana (2014) study on poverty in Mizoram highlights the disproportionate prevalence of poverty in rural areas compared to urban areas. The study suggests that addressing rural poverty is crucial to reducing migration and promoting sustainable development in Mizoram. His findings emphasize the need for targeted poverty alleviation programs in rural areas to mitigate the root causes of migration.

Singh, D.P (2009), in his article “Poverty And Migration: Does Moving Help?” examines the impact of migration on urbanization in India and reveals an increase in interstate migration to urban areas, with significant growth in rural-to-urban migration among both male and female migrants, while urban-to-urban migration has declined.

Tacoli C.(1998) in an article titled, “Bridging the divide: Rural-urban Interactions and livelihood Strategies” highlighted the linkages between the rural and urban areas and suggested that there needs to be a balanced regional development encompassing the rural and urban areas by taking measures to address social inequalities, improving access to information, resources so that a stable link could be maintained that supports both the rural and urban population and reduce poverty.

Thanga (2016) examined housing problems of urban poor in Aizawl, Mizoram and concluded that large scale and unchecked migration of rural workers to urban areas leads to overcrowding, poor sanitation problems, housing crisis, increase in rent etc, further complicating the livelihoods of the urban poor. Enhancing the

level of government support and funding, providing affordable housing like Basic Services to the Urban Poor (BSUP) is the need of the hour as solving the problems of housing is crucial for urban poor.

2.6. Housing, Slums and deprivation of basic amenities

The widespread presence of slums and substandard housing in urban areas is a significant driver of urban poverty, as it perpetuates the denial of fundamental necessities like clean water, sanitation, and electricity (Davis, 2006). The absence of access to these essential services intensifies the vulnerability of urban poor populations, ensnaring them in a cycle of poverty and eroding their overall well-being (UN-Habitat, 2010). To effectively alleviate urban poverty and enhance the living standards of the urban poor, it is crucial to address their housing needs and provide access to basic amenities.

Karne (2009), in his article “A Need to Re-emphasise the role of Public Health Care in India”, argues that access to improved infrastructure is essential for creating an environment that supports the achievement of the MDGs. The author also emphasizes that the public sector should continue to play a vital role in providing essential services such as family welfare programs, maternal care, and disease control, albeit in a decentralized framework, as these services have far-reaching positive impacts on key health indicators.

Kundu (2011) presents an article titled "Access To Basic Amenities And Urban Security: An Inter-state Analysis With Focus On Social Sustainability Of Cities", which provides an overview of the urban poor's access to basic amenities across Indian states. The article examines the issue of social insecurity, highlighting the urban poor's lack of access to housing and basic amenities, and its consequences on community relationships and the strained microenvironment.

Lallawmzuala (2018) assessed urban housing, drinking water, and sanitation in Mizoram. Key findings and highlights the urgent need for upgrading urban infrastructure in Mizoram to address housing, water, and sanitation challenges. He suggested the introduction of proper waste management system, provision of sufficient clean drinking water and affordable housing should be the priorities of the

policy makers without which the overall development of the most populous city in the state will remain more or less stagnant.

Rao (1999) presents a thorough examination of the role of infrastructure in urban development. Rao categorizes urban infrastructure into two main types: physical infrastructure, encompassing essential services like water supply, drainage, electricity, waste management, and social infrastructure, comprising facilities such as education, healthcare, and community services.

Lalhlupuii (2013), “Dynamics of Urban Poverty in Mizoram: Lived Experiences of the Poor” highlights how the urban poor are characterized by insecure and precarious employment, inadequate skills, uncertain land and housing rights, substandard living conditions, and restricted access to essential services like education, healthcare, and finance, rendering them extremely vulnerable. There is a pressing need for authorities to address these issues in order to achieve a poverty-free Aizawl.

2.7. Government Schemes and Poverty Alleviation

The Indian government has launched several initiatives aimed at alleviating urban poverty that focuses on providing affordable housing and essential services to disadvantaged urban populations (MoHUPA, 2013). Empirical evidence suggests that these initiatives have yielded positive outcomes in reducing urban poverty, particularly in enhancing access to housing, sanitation, and healthcare (Kundu, 2014).

Awmpuia (2021) evaluated the administration of North East Rural Livelihood Project (NERLP) in Aizawl District, Mizoram and the positive impact of NERLP on rural livelihoods in Mizoram, emphasizing the need for sustained support and capacity building. He suggested for the strengthening of community institutions, increase women participation in economic activities, improve financial support and skills training for solving long term livelihood problems in the region.

Yadav (2014) in his paper, “Assessment of pro-poor urban reforms with specific refence to basic services to the urban poor (BSUP) and Rajiv Awas Yojana” highlighted the Magnitude and dimension of urban poverty and it manifest itself in

the emergence of exclusionary urban processes characterised by lack of basic services to slum dwellers and low-income groups. It stressed the needs for a slum free India can be achieved if the government schemes are effectively implemented across the country.

Mathurina (2007), paper entitled “Alleviating Urban Poverty: Income Growth, Distribution, or Decentralization”, explores three key questions: What public policies have been implemented to alleviate poverty? What underlying assumptions guide these policies? Where do public policies require strengthening?

Rao (2008) examines the provision of basic services to the urban poor in his article "Basic Services for Urban Poor-Innovative Actions and Interventions". Access to land, shelter, and basic services is crucial not only for the physical well-being of the urban poor but also for their economic livelihood.

Ray (2010) evaluated Ahmedabad's Udyam Mitra Excellence in Entrepreneurship Development (UMEED) program, supporting urban poor livelihoods through micro-enterprise development, skill training, and social mobilization. The study suggested an increased access to credit, skills and entrepreneurship to combat urban poverty and to increase the level of income and employment level.

Rosangpuia (2021) evaluated urban development programs in Mizoram, focusing on poverty alleviation and found that there is insufficient community participation and awareness about the urban development programmes in Mizoram leading to limited success of policies and failure to address the intended target. As such, he recommended for more community participation, integration of urban development programmes and awareness and goes for a more holistic approach to combat urban poverty.

CHAPTER 3

Socio-Economic And Livelihood Status of the Urban Poor in Aizawl

3.1. Introduction

Socio-economic status refers to the relative position of an individual, a family, or a group holds within a societal hierarchy according to its access to or power-overvalued goods such as wealth or social recognition and privileges (McLoyd, 1998).

3.2. Overview of Socio-Economic Conditions in Mizoram

In Mizoram, the economy is predominantly agriculture, still relying heavily on shifting cultivation which employs the slash-and-burn method of farming. In terms of employment, a majority of workers belong to rural areas as shown in Table 3.1.

Table 3.1: Population of Main Workers, Marginal Workers & Non-Workers in Mizoram - 2011 Census

SN	Particulars	Sex	Rural	Urban	Total
1.	Total Workers	Total	2,52,382	2,34,323	4,86,705
		Male	1,45,091	1,45,649	2,90,740
		Female	1,07,291	88,674	1,95,965
2.	Main Workers	Total	2,17,824	1,97,206	4,15,030
		Male	1,34,888	1,28,417	2,63,305
		Female	82,936	68,789	1,51,725
3.	Marginal Workers	Total	34,558	37,117	71,675
		Male	10,203	17,232	27,435
		Female	24,355	19,885	44,240
4.	Non-Workers	Total	2,73,053	3,37,448	6,10,501
		Male	1,24,044	1,40,555	2,64,599
		Female	1,49,009	1,96,893	3,45,902

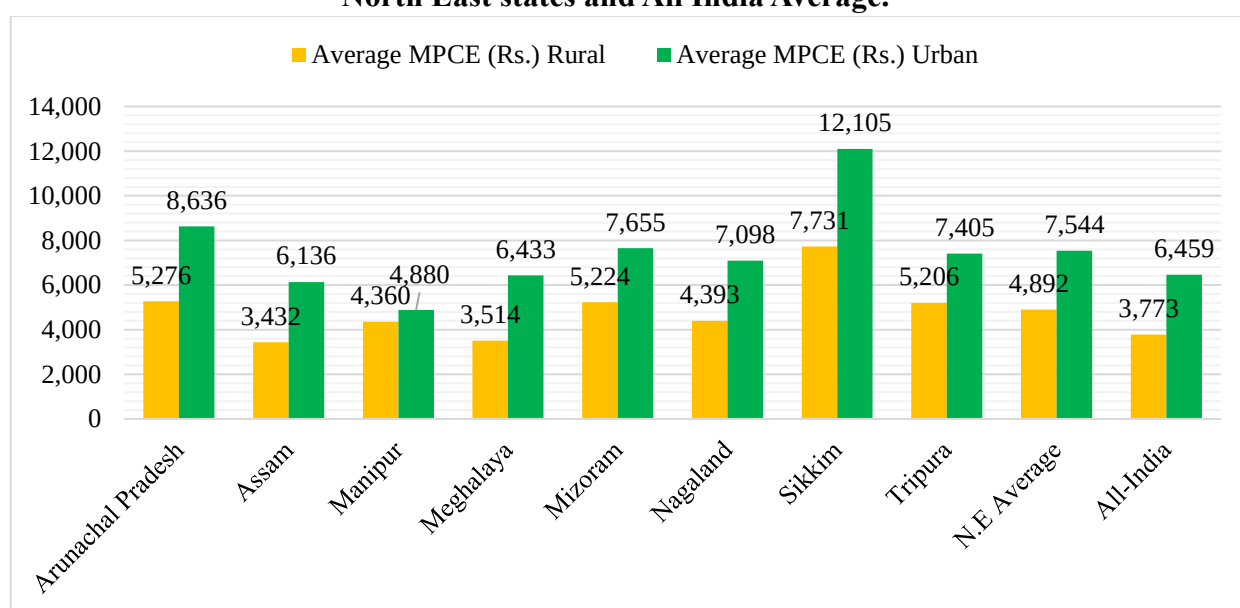
Source : Directorate of Census Operations, Mizoram

It can be observed from Table 1 that the number of rural workers is higher in the rural areas than in the urban areas. The ‘main workers’ which is defined as a person who has worked for at least six months or 183 days in a year is higher in the rural areas than in the urban areas for both males and females. On the other hand, the ‘marginal workers’, defined as someone who works in an economic activity for less

than 183 days (or six months) in a year is higher in the urban areas than the rural areas for both males and females. Similarly, the number of ‘non-workers’, defined as persons who did not at all work during the reference period is higher in the urban areas than in the rural areas. This shows a higher prevalence of unemployment in the urban areas than in the rural areas of Mizoram.

Another important indicator of socioeconomic condition is the level of consumption. The performance of Mizoram vis-à-vis that of other North Eastern states and all India averages according to the Household Consumption Expenditure Survey 2022-23 is given in Figure 3.1.

Figure 3.1: Monthly Per Capita Expenditure Data of Mizoram along with other North East states and All India Average.



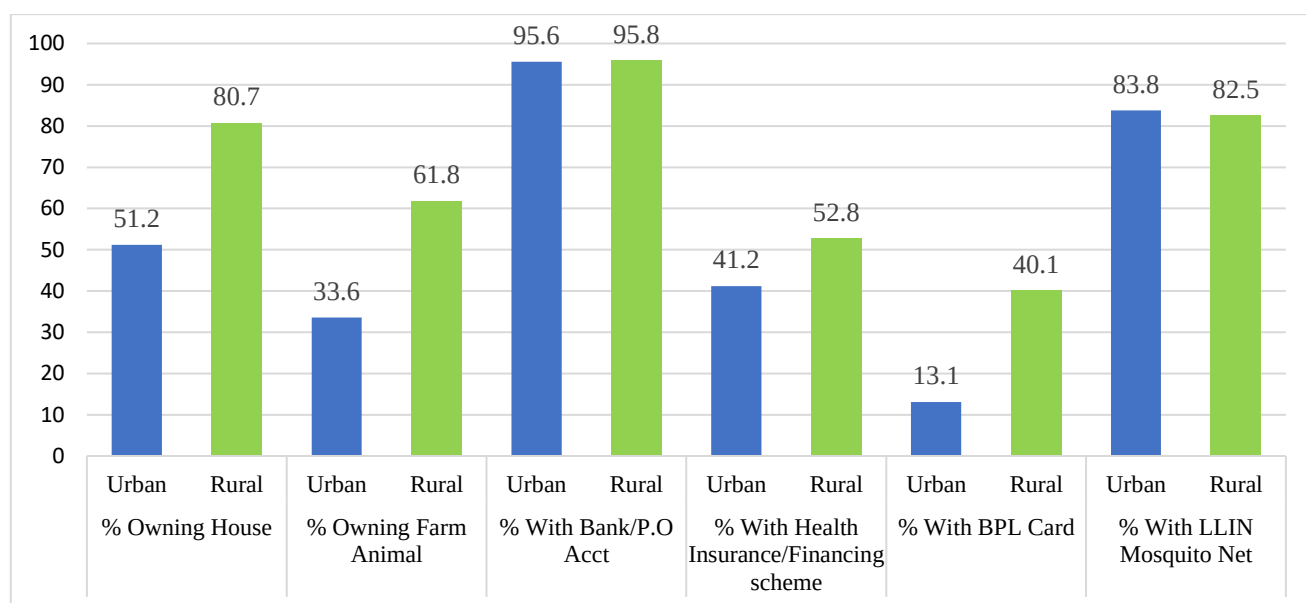
Source : Household Consumption Expenditure Survey, MoSPI

Figure 3.1 shows that the MPCE in Mizoram is higher than the average MPCE in North East as well as the all India Average. The MPCE in rural and urban areas of Mizoram is higher than the rest of the states except for Arunachal Pradesh and Sikkim.

(ii) Other Key Variables: The survey also considered other important socio-economic variables which includes percentage owning a house, percentage owning farm animals, percentage having a bank account/post office account, percentage covered by a health insurance/financing scheme, percentage having a BPL card,

Percentage having (Long Lasting Insecticidal Nets) LLIN mosquito net. Figure 3.2 shows the data for both urban and rural areas of the state.

Figure 3.2: Other Key Socio-Economic Variables



Source: National Family Health Survey 5

As shown in Figure 3.11, the percentage of households owning houses is higher in the rural areas than the urban areas. This shows that the large proportion of urban households are living in rented houses.

3.3. Urban Poverty and Livelihood Conditions in Mizoram

There is a dearth of empirical literature analysing the magnitude of urban poverty and the status of urban livelihoods in Mizoram. Therefore, our present study is expected to offer a key insight into the specific case of the urban poor in Aizawl. Figures 3.3 and 3.4 highlights the distribution of BPL households across AMC wards categorizing them into PHH and AAY families.

Socio-Economic Status of Urban Poor in the Aizawl Municipal Corporation Area

Figure 3.3: Number of AAY Households in AMC

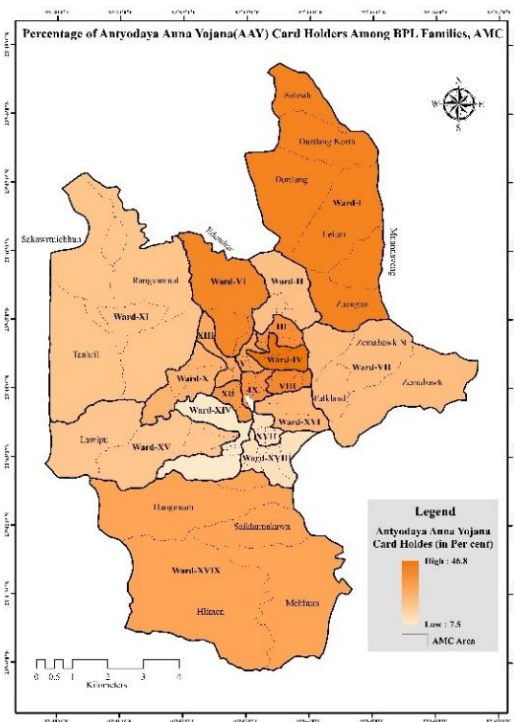
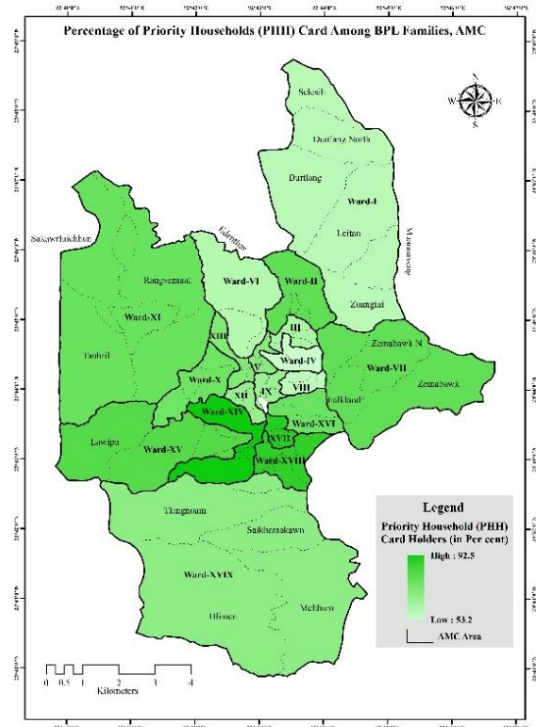


Figure 3.4 : Number of PHH Households in AMC



Source: Author's original generated map using GIS software using primary data

The socio-economic status of urban poor is examined using primary data collected from households across all the AMC wards. The variables and indicators considered are given in Table 3.2.

i) Occupation of the Respondents: The occupations of the respondents indicated that the proportion of Daily wage workers is the highest among all the occupations, followed by Trade. There is a sizeable proportion of unemployed people as well as government employees. Moreover, a few respondents are engaged in farming and some respondents depend on pensions for their livelihood.

ii) Income, Expenditure and Savings: The households with an average monthly income of Rs. 5000 - Rs. 10000 is the highest among the respondents followed by Rs. 10000 to Rs. 20000 categories. An important finding here is that among the households surveyed, there are 156 households with an average monthly income

higher than Rs. 20000, which shows that several households who are categorized as poor might not be poor in an absolute sense.

iii) Major Heads of Expenditure: The main item of expenditure among urban poor is expenditure on food items.

iv) Type of Accommodation: The type of accommodation is classified into Own House, Rent House, Relatives House and Government Quarters. The number of households living in rent house is highest (55.5 %), followed by the number of families living in own house. There are a few families who live in relatives house and a few families also live in quarters provided by government.

(v) House Type: A large majority of the urban poor in Aizawl live in Assam-type buildings. Next to Assam-type houses, 285 families also reside in a Pucca house which is a concrete building. Some families live in a semi-pucca building which is a hybrid of Assam type and Pucca building.

(vi) Toilet Facilities: Availability and conditions of toilet facilities are important indicators of socio-economic status among households. The survey reveals that toilet facilities are available to most of the households with a large majority (96%) of them having bathrooms with Septic Tank latrines.

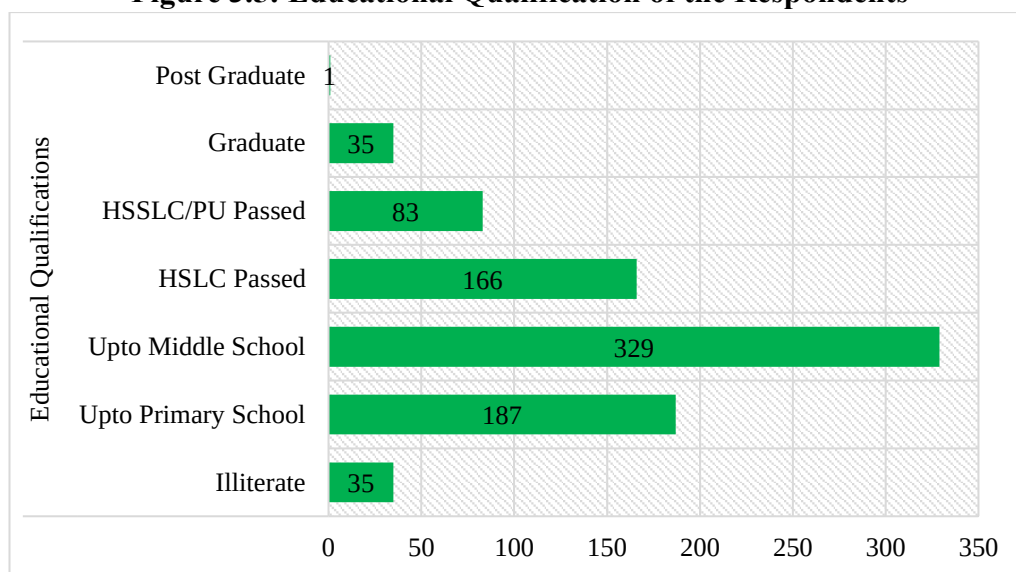
(vii) Ownership of Vehicles: The ownership pattern of vehicles among the urban poor shows that while a majority (50.46%) of the respondents do not have vehicles, there are 338 households with two-wheelers representing 39.2% and 73 households with four-wheelers. There are also six households having bicycles.

(viii) Source of Water: The source of water is an important indicator of the quality of life and livelihood of households. The study shows that a large majority of the households (8.97%) under the study are availing of water supply provided by the government.

(ix) Means of Cooking Fuel: LPG is the main source of cooking fuel for a large majority of households (86.56%). There are only a few households who do not use LPG as their main cooking fuel including 9 households who are using firewood as their main source and 4 households using Kerosene oil as their main source.

x) Educational Attainment: Educational attainment is an important determinant of human development. This study examines the educational attainment of the respondents by looking into their educational qualification and their types of schooling as shown in Figure 3.5

Figure 3.5: Educational Qualification of the Respondents

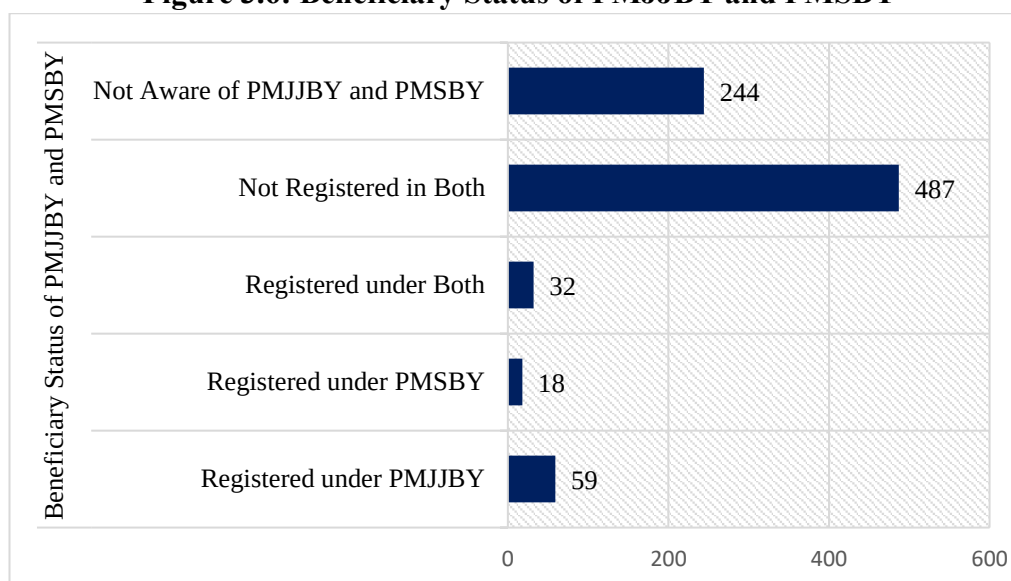


Source: Author's calculation from field survey

E) Access to Healthcare and other Social Security: Access to government-provided healthcare and other social security measures including government flagship programmes is an important measure to evaluate the socio-economic condition of the poor.

(i) Beneficiary Status of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY): PMJJBY is a government-backed life insurance scheme in India that offers a one-year cover for death from any cause whereas PMSBY is an accident insurance scheme that offers coverage for one year against death or disability caused by an accident. PMJJBY has an annual premium of ₹436, which provides a life insurance cover of ₹2 lakhs in case of death due to any reason. On the other hand, PMSBY has an annual premium of ₹20, which provides an accidental insurance cover of ₹2 lakhs in case of accidental death or total permanent disability, and ₹1 lakh in case of partial disability. The findings are given in Figure 3.6 below.

Figure 3.6: Beneficiary Status of PMJJBY and PMSBY



Source: Author's calculation from field survey

As shown in Figure 3.6, a majority of the respondents are not registered in both PMJJBY and PMSBY.

(ii) Beneficiary Status of Mizoram State Health Care Scheme (MSHCS) and Pradhan Mantri Awas Yojana (PMAY): MSHCS is a health care scheme of the state government providing health insurance cover of up to Rs. 3 lakh. On the other hand, PMJAY is the largest health assurance scheme in the world which aims at providing a health cover of Rs. 5 lakhs per family per year. The beneficiary status of households on MSHCS and PMJAY shows that a majority of households are not registered beneficiaries of either MSHCS or PMJAY. While 202 households are registered for MSHCS, 160 households are registered under PMJAY.

(iii) Status of Having a Bank Account: An important aspect of financial inclusion is having a bank account. The study shows that a large majority of the respondents were having bank accounts.

(iv) Types of Ration Card: All the households under the study are either the beneficiaries of food subsidy under National Food Security Act (NFSA). Depending on the type of ration cards provided by the government, households are divided into Priority Households (PHH) and Antyodaya Anna Yojana (AAY). A large majority of

the households have PHH ration cards with 624 households (76.49%) and there are 230 households (27.6%) availing ration under AAY.

(v) Beneficiary Status of Government Flagship Programmes: It is quite surprising to note that 67.15 % of the BPL families surveyed never receive any form of government financial assistance schemes like NLUP, SEDP or PMAY-U etc, during the last five to ten years. 17.21 per cent receive SEDP, 10.47 % receive NLUP and 5.17 per cent receive housing assistance (PMAY-Urban).

(vi) Types of Pensions Available: A staggering 84.85% of Below Poverty Line (BPL) families receive no pension benefits from the government. Furthermore, a meagre 1.17% of BPL families receive widow pension benefits, while a mere 6.29% receive old age pension benefits. This highlights a significant gap in social security coverage for BPL families.

3.4. Livelihood Conditions of Urban Poor in Aizawl

This section gives an examination of the livelihood conditions of urban poor in Aizawl which is given in Table 3.3.

A novel contribution of the current research is the examination of occupations which are not included in the National Industrial Classification (NIC) 2008 and were therefore excluded in the NSS survey. It includes livelihood activities such as driver (including delivery boy, taxi, and private driver), domestic help and housemaid, pensioner, small business/vendors and other services. Other services includes livelihood services such as private security, casual workers in hotels and restaurants in the city. These additional livelihood activities are key components of informal work in the urban sector which contributes 42.9 per cent of the total livelihood activities of the urban poor.

Table 3.3: Major Livelihood Activities of the Urban Poor in Mizoram (as per NIC-2008)

Livelihood Activities	NSS Data		Authors Survey (Aizawl)
	2011-12	2014-15	2023-24
Agriculture & allied	53.9	33.7	4.1
Mining & quarrying	0.9	0	1.6
Manufacturing	2.7	0.3	4.7
Electricity, water supply, etc.	0	0	2.1
Construction	6	35.2	21.8
Wholesale, retail, motor repairs	9.3	2.6	9.3
Transport & Communication	1.1	5.2	1.6
Public administration	12.7	17.8	4.7
Education	9.2	0	3.1
Human health & social works	2.3	0	4.1
Driver (Delivery boy/Taxi/Private Driver)			9.8
Domestic help/Maid			6.2
Pensioner			6.7
Small Business/Vendors			11.9
Other services	2.1	5.1	8.3
Total	100	100	100.0

Source I : 68th & 78th NSS Data

Source II : Author's Field Survey

3.6. Testing of Hypothesis 1: There is livelihood insecurity among urban poor in Aizawl

The T Statistics has been incorporated using One sample t-test to compare the mean of one group against the specified mean generated from a sample observation of 862 respondents. Taking variables such as Life Insurance, Health Insurance, Expenditure items, Livelihood, Educational Qualifications, Financial Assistance, Income and Savings to identify the livelihood insecurity among the urban poor in Aizawl. The results are briefly discussed below

a) Life Insurance under PMJJBY life insurance and PMSBY: It is observed that the sample mean is exactly equal to the hypothesized sample mean and as a result, Life Insurance under PMJJBY and PMSBY does not provide sufficient evidence to reject the null hypothesis. Therefore, the study fail to reject the null hypothesis

‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Life Insurance PMJBY and PMSBY.

b) Health/Life Insurance - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme: The Health/Life Insurance - covered under the Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable HEALTH/LIFE INSURANCE - cover under Mizoram Health Care Scheme (MHCS) and PMJAY (Golden Card) scheme.

c) One Sample t-test of Biggest items of Expenditure: Items of Expenditure does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Items of Expenditure.

d) One Sample t-test of Means of Livelihood: The Means of Livelihood does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Means of Livelihood.

e) One sample t-test of Educational Qualifications: The Educational Qualifications do not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Educational Qualifications.

f) One Sample t-test of Those receiving Financial Assistance from The Government: Those receiving Financial Assistance from The Government do not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Financial Assistance from the Government.

g) One Sample t-test on Income: The result of one sample t-test of income shows that Income does not provide sufficient evidence to reject the null hypothesis.

Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Income.

g) **One sample t-test on Saving** : The variable Saving does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis ‘There is livelihood insecurity among urban poor in Aizawl’ using the variable Saving.

CHAPTER 4

Impact of Government Schemes on the Livelihood Conditions of the Urban Poor In Aizawl

4.1. Introduction and Central Government Schemes for Improving Livelihood Conditions of Urban Poor

Government of India in general and the State government in particular has been launching and implementing many schemes for the improvement of the living conditions of the urban poor. This chapter analyses the impact of those schemes on the livelihood conditions of the urban poor in Aizawl the result of which are briefly discussed as follow-

a) Urban Reform Incentive Fund (URIF): Launched in 2002 by the Ministry of Urban Development, the Urban Reform Incentive Fund (URIF) was an innovative initiative aimed at incentivizing states to implement urban reforms through financial grants. Its primary objectives included improving urban governance, ensuring fiscal discipline, and promoting reforms in property tax, user charges, and e-governance systems (Ministry of Urban Development, 2002).

b) Jawaharlal Nehru National Urban Renewal Mission (JNNURM): The Jawaharlal Nehru National Urban Renewal Mission (JNNURM), introduced in 2005, sought to transform urban India by addressing infrastructure gaps and improving governance. It targeted 65 cities, focusing on urban infrastructure under the Urban Infrastructure and Governance (UIG) component and slum redevelopment through Basic Services to the Urban Poor (BSUP) (Ministry of Urban Development, 2006).

c) National Urban Housing and Habitat Policy (NUHHP): Adopted in 2007, the NUHHP provided a framework for addressing India's urban housing challenges. It emphasized affordable housing, slum redevelopment, and sustainable urban development through public-private partnerships (Ministry of Housing and Urban Poverty Alleviation, 2007). Key provisions included promoting rental housing, using innovative financing mechanisms, and leveraging environmentally sustainable construction technologies.

d) Rajiv Awas Yojana (RAY): Launched in 2011, Rajiv Awas Yojana (RAY) aimed to create slum-free cities by providing affordable housing and ensuring legal entitlements for slum dwellers. It encouraged participatory planning, with local bodies and communities playing a central role in project implementation (Ministry of Housing and Urban Poverty Alleviation, 2011).

e) National Urban Livelihoods Mission (NULM): The National Urban Livelihoods Mission (NULM), launched in 2013 and revamped in 2014, aimed to alleviate urban poverty by promoting skill development, self-employment, and financial inclusion among urban poor communities (Ministry of Housing and Urban Affairs, 2014). Key interventions included forming Self-Help Groups (SHGs), providing access to microfinance, and facilitating urban micro-enterprises.

f) Swachh Bharat Abhiyan (Clean India Mission): Launched in 2014, Swachh Bharat Abhiyan (SBA) set out to achieve universal sanitation and eliminate open defecation by 2019. It focused on building individual and community toilets, promoting solid waste management, and generating behavioural change through awareness campaigns (Ministry of Urban Affairs, 2019).

g) National Heritage City Development and Augmentation Yojana (HRIDAY): HRIDAY, launched in 2015, aimed to preserve India's rich cultural heritage in 12 cities by integrating heritage conservation with urban development. It focused on revitalizing historic cores, improving infrastructure, and promoting cultural tourism (Ministry of Housing and Urban Affairs, 2015).

h) Pradhan Mantri Awas Yojana (PMAY): Pradhan Mantri Awas Yojana (PMAY), launched in 2015, is a flagship housing scheme aiming to provide "Housing for All" by 2022. It includes components like in-situ slum redevelopment, affordable housing through credit-linked subsidies, and public-private partnerships (Ministry of Housing and Urban Affairs, 2020).

i) Basic Services to the Urban Poor (BSUP): Part of JNNURM, BSUP (2005-2014) aimed to improve the living conditions of the urban poor by providing basic services like water, sanitation, and housing. It emphasized community participation and tenure security in slum redevelopment projects (Ministry of Urban Development,

2006). BSUP faced implementation challenges, with less than half of the approved projects completed by 2012. Many of its objectives have since been incorporated into PMAY and other housing initiatives (CAG, 2014).

j) Prime Minister's Rojgar Yojana (PMRY): Introduced in 1993, PMRY aimed to generate self-employment opportunities for educated unemployed youth by providing financial assistance for small businesses. It targeted economically disadvantaged groups, including women and SC/ST populations (Ministry of Labour, 1995).

k) Swarna Jayanti Shahari Rozgar Yojana (SJSRY): Launched in 1997, SJSRY aimed to reduce urban poverty by promoting self-employment and wage employment for the urban poor. It emphasized community participation through SHGs and targeted women's empowerment (Ministry of Urban Development, 1997).

4.2. State Government Schemes for Improving Livelihood Conditions of Urban Poor

In this section, the study examined the schemes launched and implemented by the Government of Mizoram for improving the livelihood conditions of the urban poor in the urban areas of Mizoram.

l) New Land Use Policy (NLUP): The New Land Use Policy (NLUP) introduced by the Government of Mizoram primarily aims to replace traditional jhum (shifting) cultivation with sustainable agricultural practices such as agroforestry and horticulture.

m) Socio-Economic Development Programme (SEDP): The Socio-Economic Development Programme (SEDP) was another key initiative aimed at addressing both rural and urban poverty in Mizoram. The policy focuses on improving rural infrastructure, supporting small-scale industries, and enhancing agricultural productivity. By promoting local entrepreneurship, SEDP seeks to create job opportunities and stimulate economic growth in rural areas.

n) Hand-holding Policy (Bana Kaih): The Hand-holding Policy (Bana Kaih) focuses on promoting entrepreneurship and self-employment, particularly among marginalized groups such as youth, women, and low-income communities. The

policy provides financial assistance, mentorship, and technical guidance to individuals interested in starting small businesses. By encouraging local entrepreneurship, the Hand-holding Policy addresses one of the key challenges of urban poverty: the lack of stable, well-paying jobs, particularly in cities where many migrants are absorbed into the informal sector.

4.3. Impact of Government Schemes on the Livelihood Conditions of the Urban Poor: Regression Results

In this section, we examine the impact of government schemes on the livelihood conditions of the urban poor using multinomial logistic regression.

Multinomial logistic regression is a statistical method used to model the relationship between a categorical dependent variable with more than two unordered outcomes and one or more independent variables. Unlike binary logistic regression, which compares two categories, multinomial logistic regression simultaneously models the probabilities of multiple categories relative to a baseline category. The model estimates a set of regression coefficients for each category (excluding the reference category), capturing how predictor variables influence the odds of being in one category versus the baseline.

The Likelihood Ratio (LR) chi-square test compares the fit of the model with the complete set of predictors with an intercept. If the LR value is significant, it means that at least one sample regression slope is significantly different from zero. Pseudo R² in multinomial logistic regression is not computed in the same way as R-square in OLS regression, but it explains a smaller proportion of variance in multinomial logistic regression. McFadden's Pseudo R² is an index of the proportionate improvement in model fit relative to the model.

The multinomial logistic regression model is expressed as

$$\log \frac{Pr(y = k|x)}{Pr(y = K|x)} = \beta_0 + \beta_1 x_1 + \dots + \beta_p x_p \quad [Neath, R.C. \& M.S. Johnson (2010)].$$

The following study can be modelled as

$$\log \frac{P(Y)}{1-P(Y)} = \alpha + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \beta_5 x_5$$

where, Y represents Income, x_1 represents NLUP, x_2 represents SEDP, x_3 represents PMAY, x_4 represents pension, x_5 represents none (not receiving any schemes). The results are briefly discussed as under

4.3.i: Multinomial Logistic Regression on Income and Government schemes :

The multinomial logistic regression reveals that taking the mean income (i.e. Base Outcome 2) category as the base outcome, the explanatory variable NLUP predictor on the dependent variable of income has a negative and significant value ($b = -1.176757$, $S.E = 0.4491109$, $p < 0.009$). This result suggests that households with above mean income category are at the less risk of receiving NLUP than the household of lower mean income.

The SEDP predictor is negative and significant ($b = -0.9759498$, $S.E = 0.4106924$, $p < 0.017$), indicating that the log odds of an increase in income are predicted to be -0.9759498 lower than that of households with SEDP among below mean income category.

The PMAY predictor is negative and significant ($b = -2.871565$, $S.E = 1.12972$, $p < 0.011$) indicating that the log odds of an increase in income is predicted to be -2.871565 lower than that of household with PMAY.

However, the *pension* predictor has a positive and significant value at a 10 percent level of significance ($b = 0.4241672$, $S.E = 0.2309135$, $p < 0.066$) indicating that the log odds of being an increase in income is predicted to be 0.4241672 increase in that of household with a *pension*.

The *none* (none implying households who do not receive any government schemes) variable predictor has a negative and significant ($b = -1.751488$, $S.E = 0.3822972$, $p < 0.001$) indicating that the log odds of being increase in income is predicted to be -1.751488 lower than that of the household with none variable.

In conclusion, the impact of government schemes on the income of the urban poor in Aizawl using multinomial logistic regression shows that all government schemes other than pension benefits do not have significant effect on the income of the urban poor in Aizawl.

Table 4.3.ii: Multinomial Logistic Regression on Saving and Government

schemes : The model could not provide an explanatory or predictive value, and the relationship between the predictors and the outcome. Thus, due to the insignificant value, the study concluded that the government schemes available do not have any impact on household savings among the urban poor.

Table 4.3.iii: Relative Risk Ratio (RRR) on Income and Government Schemes

The RRR for NLUP variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.3082. The RRR for SEDP variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.3768. The RRR for PMAY variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.0566. The RRR for *pension* variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 1.5283. The RRR for *none* variable indicates that for each value increase on this variable, the risk of falling into the income variable relative to the risk of belonging is predicted to change by a factor of 0.1735.

4.4. Chapter Summary

The results of the multinomial logistic regression suggest that different government schemes except for pension, have not had a significant effect on the income levels of the urban poor in Aizawl. The coefficients for NLUP, SEDP, and PMAY are negative and not statistically significant, indicating that participation in these schemes does not substantially improve the odds of higher income categories

for beneficiaries. This lack of significance raises concerns about the design, implementation, and reach of these programs in the urban setting.

CHAPTER 5

Analysis of Savings and Consumption Patterns of the Urban Poor in Aizawl

5.1. Introduction

This chapter examines the consumption and savings patterns of the urban poor in Aizawl. The study made a comparison of consumption and savings patterns of the beneficiaries of Antiyodaya Anna Yojana (AAY) households and those categorised as Priority Households (PHH).

5.2. Rationale for Examining Household Consumption

Consumption pattern signifies the total household consumption defined as the package of goods and services that a household consumes, generally measured in household purchases (Blok, 2004). Household consumption is a necessary catalyst for economic development and it represents more than half of Gross Domestic Product (GDP) in most developed economies. A study of food acquisition and intra-household consumption patterns by Pradhan et al (2014) among low and middle-income urban households in Delhi found that half of the households spent at least two-thirds of their income on food.

5.3. Recent Trends in Household Consumption and Savings in Mizoram

The Household Consumption Expenditure Survey (HCES) 2022-23 by the Ministry of Statistics and Programme Implementation (MoSPI) is an important survey regarding household consumption in India. This survey on household consumption expenditure aims at generating estimates of household Monthly Per Capita Consumption Expenditure (MPCE).

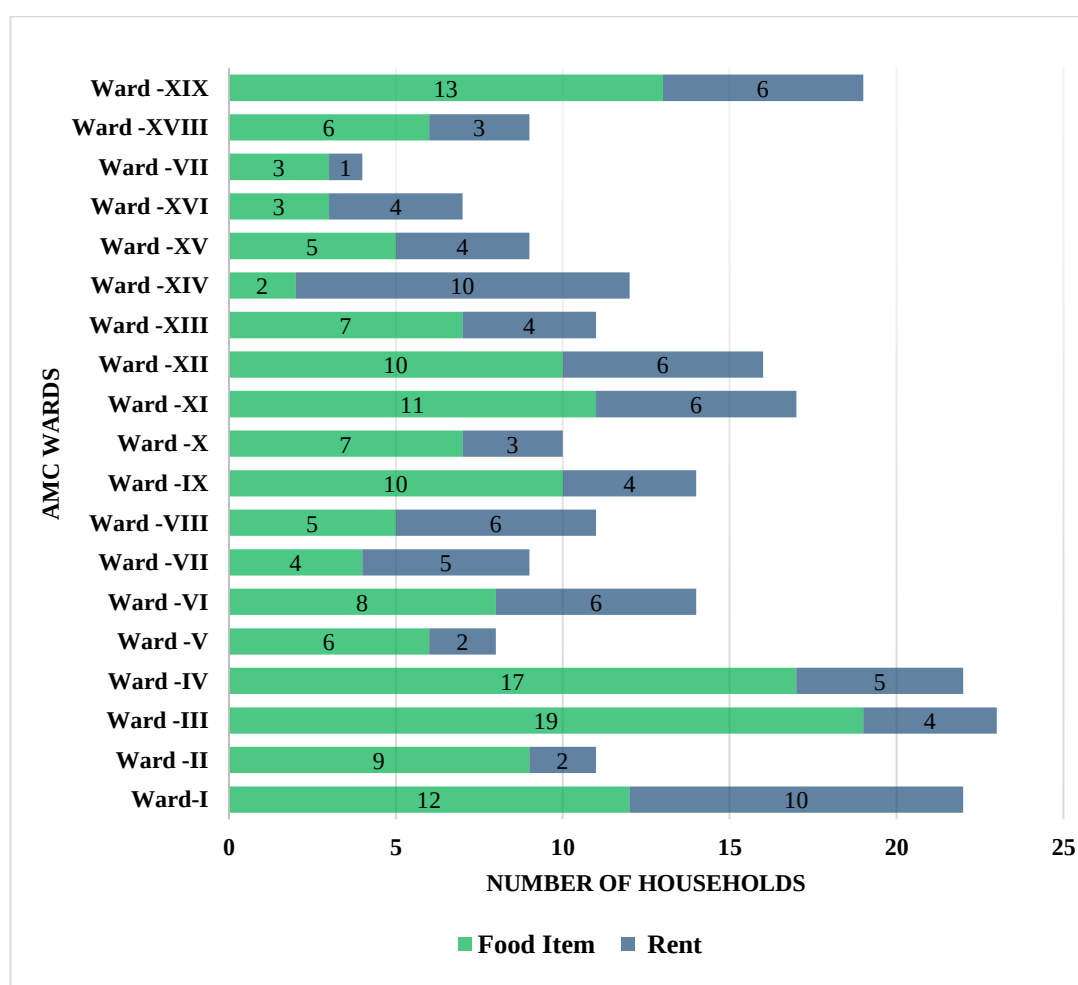
The report shows that the households in Mizoram spent a slightly higher amount in their consumption of food and non-food items compared to the average of North East states

5.4. Consumption and Savings Patterns of Poor Households in Aizawl

5.4.i Consumption Pattern

The top items of consumption of the PHH and AAY households in the AMC area are listed as per the general pattern of consumption identified. The data is presented in figures and the corresponding data is given in the appendix. While the sample households in each Wards are given similar options for their major heads of expenditure including - food item, rent, education, clothing and others, all the household response shows that food item and rent are the top items of expenditure for both the AAY and PHH households. The ward-wise top items of expenditure among AAY households is given in Figure 5.3 as follows.

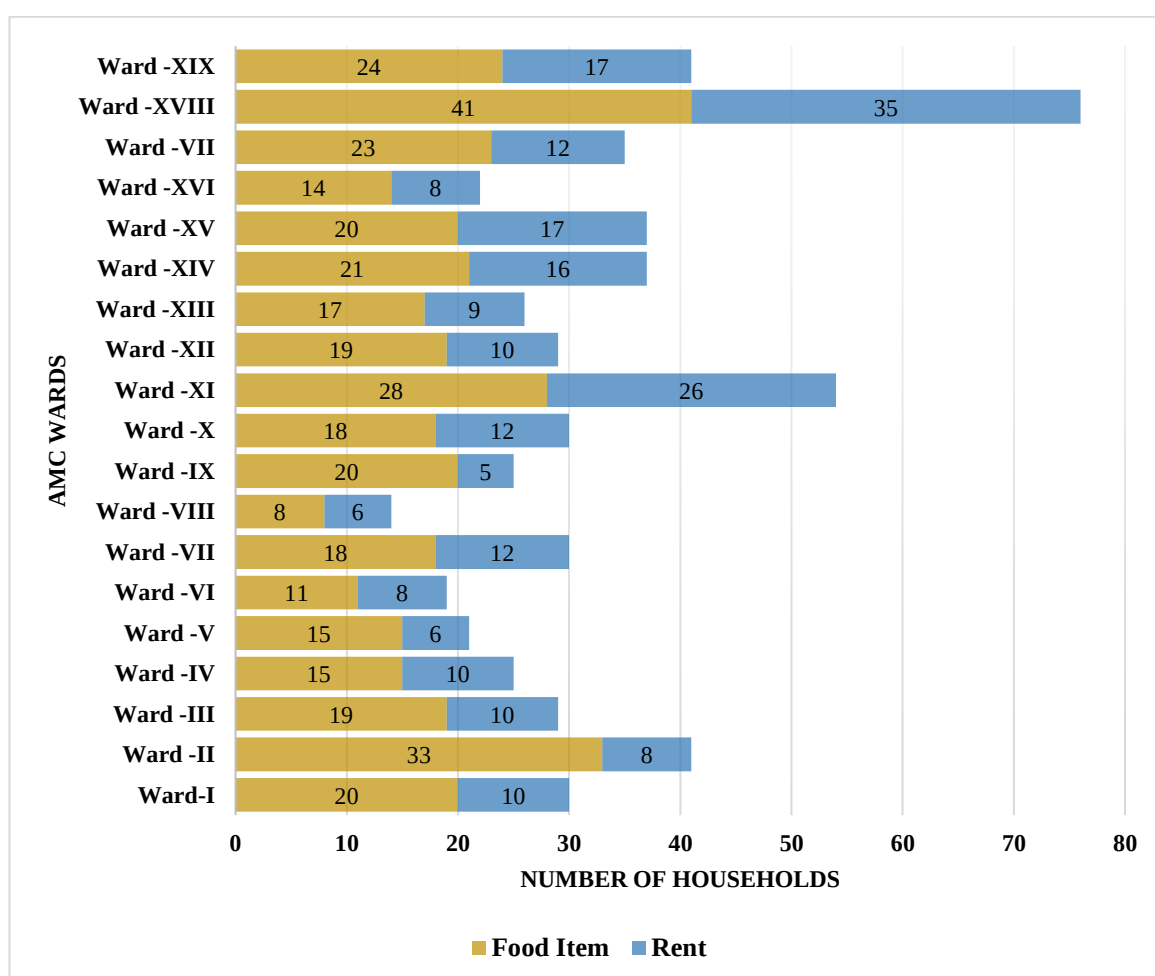
Figure 5.1. Major Items of Consumption Expenditure of AAY Households in AMC Area



Source: Author's field survey

The distribution of top items of consumption expenditure of PHH households in AMC area is also given in Figure 5.2 as follows.

Figure 5.2: Major items of Consumption Expenditure of PHH Households in AMC Area



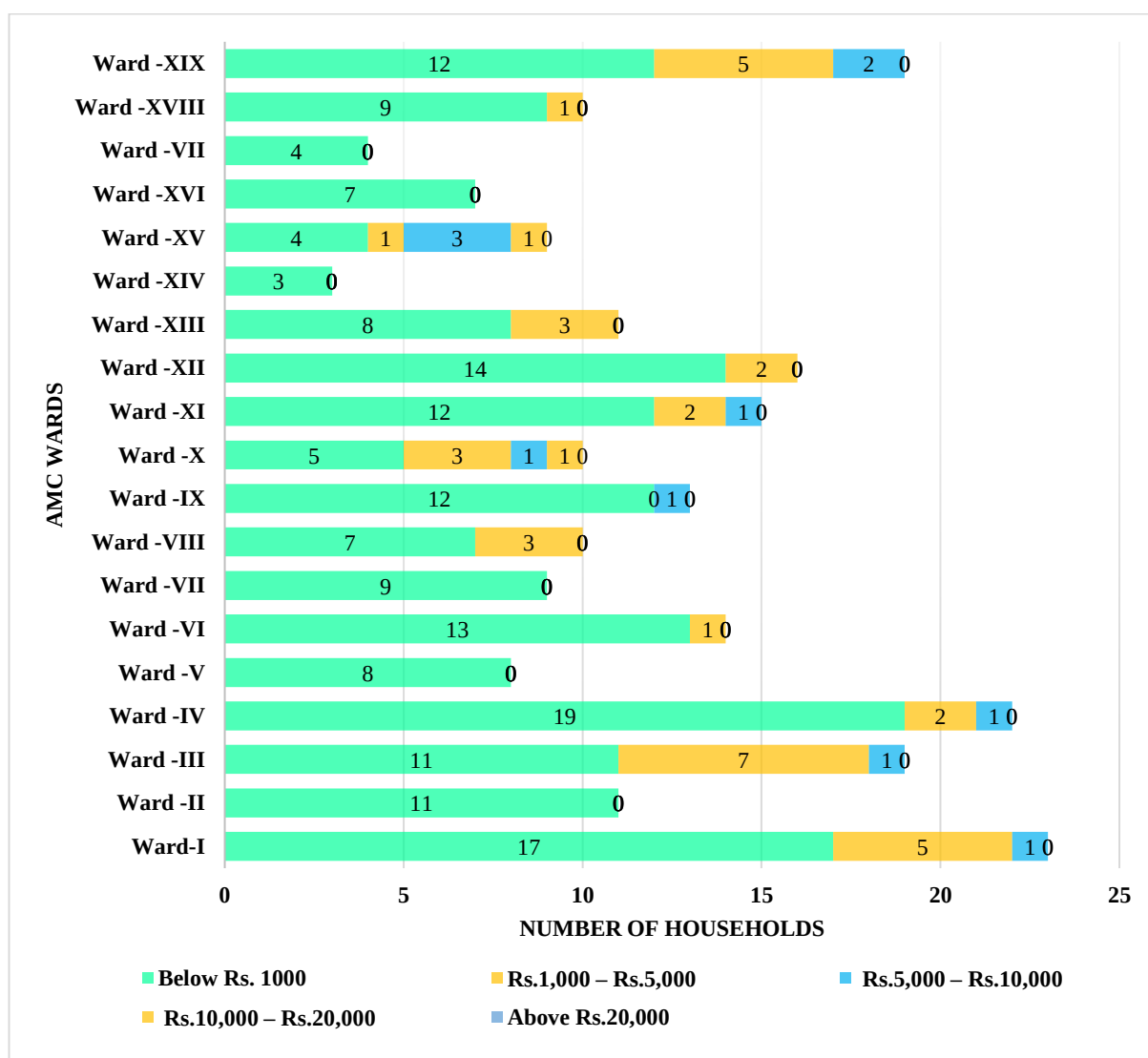
Source: Author's field survey

Figure 5.2 shows that in all the 19 AMC wards, the expenditure of the households on food items occupies a major proportion. This data indicates that poor households have no option but to spend a large proportion of their income on food, which is the most basic necessity of life.

5.4.i. Saving Pattern :

The saving pattern of AAY and PHH households are summarized in the following Figure 5.3 and Figure 5.4 respectively.

Figure 5.3: Monthly Savings Pattern of AAY Households Across AMC Area



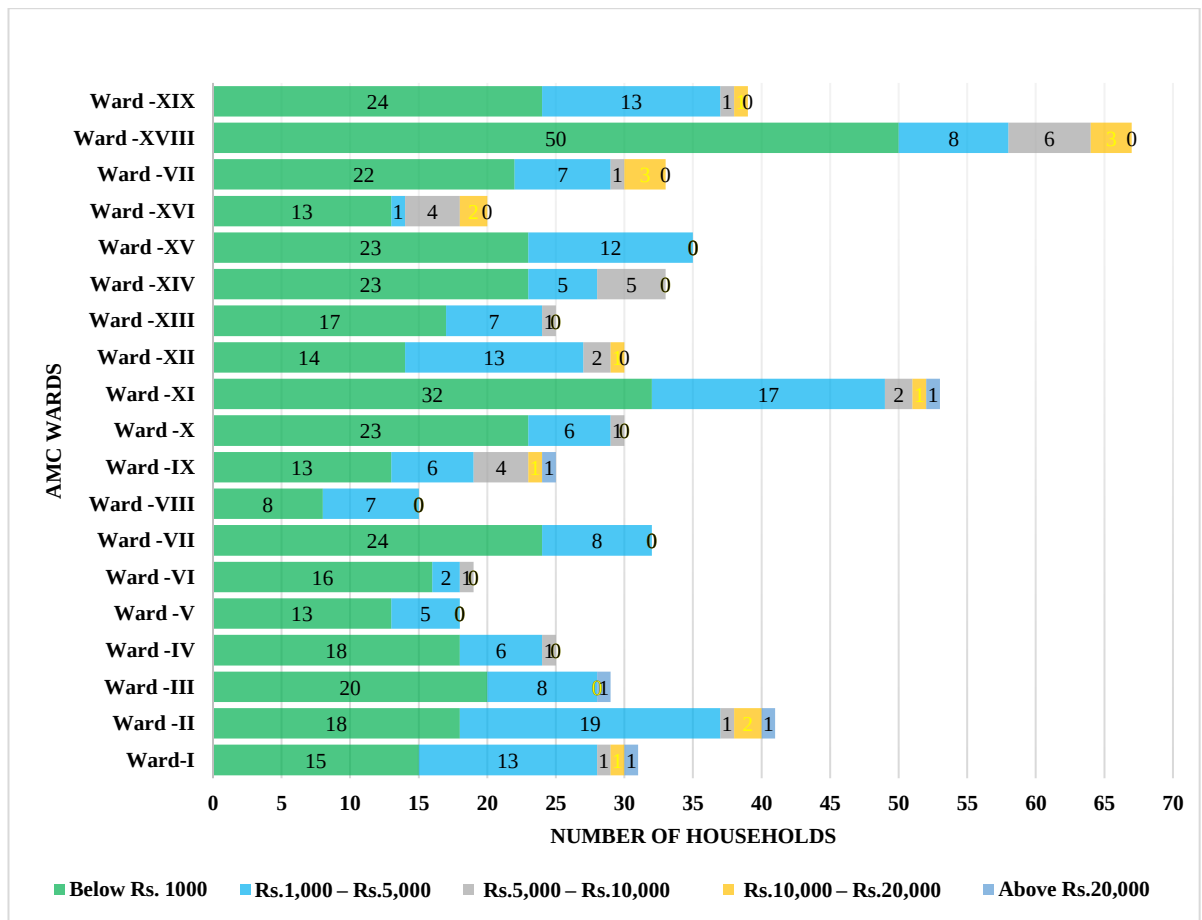
Source: Author's field survey

Figure 5.3 shows that across all the 19 Wards of AMC, a large majority of AAY households could only have a monthly saving of less than Rs. 1000. This is indicative of the nature of their poverty and vulnerability. There are a total of 35 households in 12 of the 19 Wards which saved between Rs. 1000 – Rs. 5000 in a month and 11 households have a monthly savings of between Rs. 5001 to Rs. 10000.

However, there are two households which could have a monthly savings of Rs. 10001 – Rs. 20000 in all the PHH households across different Wards.

Figure 5.4 shows that the distribution of different categories of savings is more widely distributed among the PHH families. However, a similar trend was found in households with average monthly savings of less than Rs. 1000, which was the highest number in most of the Wards except Ward No. 2. Households with average monthly savings between Rs. 1000 and Rs. 5000 are more to be found among PHH families across different wards. Similarly, households with an average monthly income of Rs. 5000 to Rs. 10000 are found in 11 out of 19 Wards, and households with an average monthly income of Rs. 10000 to 20000 are also found in 9 Wards out of 19 and one household with a monthly saving of above Rs. 20000 is found in Ward No. 11.

Figure 5.4: Monthly Savings Pattern of PHH Families across AMC Area

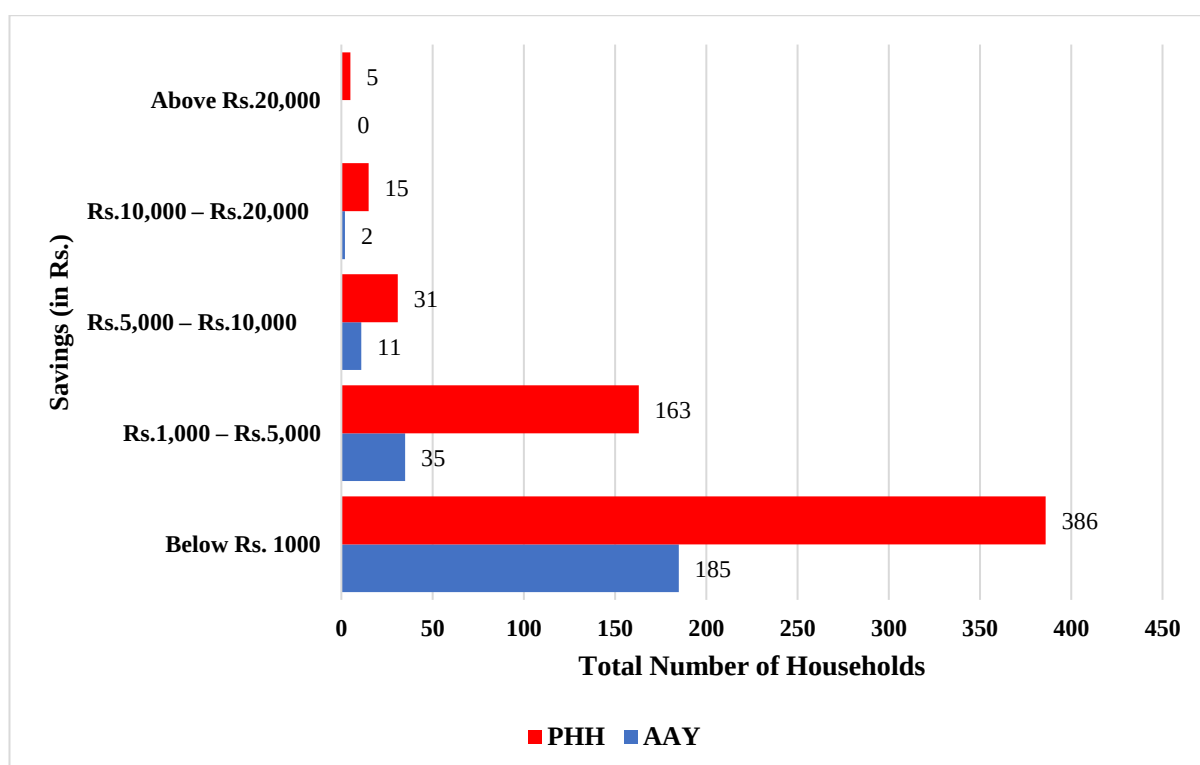


Source: Author's field survey

5.4.iii :Comparison of Household Savings Pattern of PHH and AAY across AMC area

Comparison of Household Savings Pattern of PHH and AAY across AMC area is shown in the following Figure 5.5.

Figure 5.5. Comparison of Household Savings Pattern of PHH and AAY across AMC area



Source: Author's field survey.

The data in Figure 5.5 presents the distribution of different categories of savings among PHH and AAY households.

5.5. Testing of Hypothesis 3: The proportion of income spent on food items is high among urban poor in Aizawl

To empirically test the hypothesis that “The proportion of income spent on food items is high among urban poor in Aizawl”, a one-sample t-test is conducted using STATA software and the result is presented in Table 5.5 as follows.

Table 5.5: Result of One Sample T-Test

Variable	Obs	Mean	Std. Err.	Std. Dev.	[95% Conf. Interval]	
fooditem	862	.5417633	.0169804	.498542	.5084355	.5750912

```

mean = mean(fooditem)
t = 0.0000
Ho: mean = .5417633 degrees of freedom = 861
Ha: mean < .5417633 Ha: mean != .5417633 Ha: mean > .5417633
Pr(T < t) = 0.5000 Pr(|T| > |t|) = 1.0000 Pr(T > t) = 0.5000

```

Source: Author's calculation from field survey using STATA 14

From Table 5.5, it is observed that the t-value is 0.0000. This indicates that the sample mean of 0.5417633 is exactly equal to the hypothesis population mean of 0.5417633, resulting in there being no difference between the sample mean, and the hypothesized mean. The probability of observing a test statistic as extreme or more extreme than 0.0000 in either direction. Since the t-test value is 0, with the p-value 1, there is no difference. The confidence interval for the population mean is 0.5084 and 0.5751. Since the population mean 0.5417633 falls within this confidence interval, indicating that there is no significant difference between the sample mean and the hypothesized population mean.

Based on the results of the one-sample t-test, we fail to reject the null hypothesis. There is no statistically significant difference between the sample mean for food items and the hypothesized population mean. In conclusion, the variable food item expenditure does not provide sufficient evidence to reject the null hypothesis. Therefore, we fail to reject the null hypothesis that “The proportion of income spent on food items is high among urban poor in Aizawl”.

CHAPTER 6

Concluding Observations And Policy Implications

6.1. Introduction

This study examines the living conditions of Below Poverty Line (BPL) households within the Aizawl Municipal Corporation (AMC) area as per the survey result. All the 83 Local Councils within Aizawl Municipal Corporation Area are covered in the field survey that was conducted during 2022-23.

6.2.Summary of Findings : The findings of the researcher has been summarized as under-.

- 1) **Demography:** Among the 862 respondents from Below Poverty Line (BPL) families, the demographic breakdown is: Males: 292 (33.9%); Females: 569 (66.1%).
- 2) **Marital Status:** The marital status of the urban poor reveals that 56.98% are currently married and living with their spouse. 20.28% are widowed.
- 3) **Livelihood Activity:** On the livelihood activity and occupational front, 61.14% work as daily wage earners or casual labourers.
 - The Construction sector dominates the workforce, accounting for 21.76% of the total, followed by Small Business/Vendors at 11.92% and Drivers at 9.84%.
 - Mining & Quarrying and Transport & Communication are the least represented sectors, each accounting for only 1.55% of the workforce.
 - Agriculture and Allied Activities, Manufacturing, and Public Administration are other significant sectors, each contributing around 4-5% to the total workforce.
 - The workforce distribution highlights the importance of informal sectors, such as Small Business/Vendors and Drivers, which together account for over 21% of the total workforce.

- 4) **Educational Qualification:** A significant 4.19% of family members are illiterate. Only a tiny fraction (0.12%) holds post-graduate degrees and a small percentage (4.19%) are graduates. The majority have basic education, with 39.35% having completed middle school, 22.37% having completed primary school, and the remaining having higher levels of education.
- 5) **School Enrolment:** Among BPL families, the educational enrolment shows that 45% of children attend government-run schools, 32% attend English-medium schools.
- 6) **Drop-Out:** Nearly 1 in 12 respondents (8.46%) reported that a family member had to drop out of school or discontinue their education in the past five years to support the family's financial needs.
- 7) **Migration:** Most BPL families in Aizawl are migrants from rural areas, accounting for 60.63% of the total. The migration rates vary significantly across wards, ranging from a high of 87.50% in AMC Ward III to a low of 34.21% in Ward XIII.
- 8) **Income:** More than half of the BPL households (over 55%) have a monthly income below Rs 10,000. The income distribution shows that a small fraction (6.76%) struggle to make ends meet with less than Rs 1,000 per month .
- 9) **Expenditure:** The expenditure pattern of the urban poor shows that 53.39 per cent of the household's expenditure is on food items.
- 10) **Saving:** The savings potential of the urban poor households reveals a stark reality wherein a significant majority (68.57%) struggle to save even Rs 1,000 per month due to limited income. About one-quarter (24.12%) manage to save between Rs 1,000-5,000 per month.
- 11) **Pension:** A staggering 84.85% of Below Poverty Line (BPL) families receive no pension benefits from the government. Furthermore, a meagre 1.17% of BPL families receive widow pension benefits, while a mere 6.29% receive old age pension benefits.

- 12) **House ownership:** In Aizawl, the majority (55.23%) of the urban poor reside in rented accommodations, where monthly rent significantly contributes to their expenses. A substantial portion (35.58%) own their homes, while a small percentage live in government quarters (2.79%) or with relatives.
- 13) **House type:** Over half (51.16%) are Assam-type houses and approximately one-third (33.14%) are of cement houses. A notable portion (13.26%) are semi-RCC houses and a small fraction (just over 2%) are made of traditional houses with thatched roofs and bamboo walls.
- 14) **Toilet:** Sanitation facilities among BPL families show a high level of health awareness, with 97.07% having a separate septic tank, indicating good hygiene practices.
- 15) **Expenditure:** The most important item of expenditure among different categories of urban poor is expenditure on foods (35.17%). For those living in their own house, this is followed by expenditure on education (22.56%), health & medicines (22 per cent). But for those living in a rented house, rent happens to be the number two item of expenditure next to foodgrains. As for the residence of BSUP, electricity bill comes next to expenditure on foodgrains.
- 16) **Asset ownership:** BPL families in the AMC area exhibit surprisingly high ownership rates of modern amenities, including: a) Mobile phones (94.24%), b) Gas connections (95.88%), c) Water connections (79.29%), d) Televisions (84.12%), e) Refrigerators (89.88%) etc.,.
- 17) **Vehicle ownership:** More than half do not own any vehicle and the majority of vehicles owned are pre-owned or second hand one, with only 3% being brand new and a significant 72% being second-hand purchases.
- 18) **Banking:** An overwhelming majority (97.68%) of BPL families have a bank account, while only 2.32% do not own any bank account at the moment. The top three preferred banking institutions among BPL families are: i) Mizoram Rural Bank (MRB), (75.38%), ii) State Bank of India (SBI), (29.15%) and Mizoram Cooperative Apex Bank (MCAB), (5.69%).

- 19) **Life Insurance:** A significant majority of the urban poor in Aizawl (57.98%) do not have life insurance coverage, leaving them vulnerable to financial risk.
- 20) **Health Insurance:** Only 23.46% enrolled themselves under the Mizoram Health Care Scheme (MHCS), a mere 18.58% possess a PMJAY-Golden Card. A staggering 49.01% of BPL families do not have any health insurance scheme, exposing their vulnerability to inadequate access to healthcare services.
- 21) **Cooking fuel:** The urban poor in Aizawl have a remarkably high access to modern cooking fuel, with 98.13% having gas connections.
- 22) **Ration Card:** An overwhelming 99.19% of respondents possess a ration card.
- 23) **Approach Road:** The accessibility of BPL families' residences varies wherein 27.81% live along the main road, 41.78% reside in houses inaccessible by motorable roads, requiring steps for access.
- 24) **Health and Medicare:** Aizawl's BPL families heavily rely on government hospitals (85.23%) for medical and health needs, a substantial population seeks care at private hospitals (13.09%), with minimal usage of urban health clinics (1.32%) and primary health sub-centres (0.36%).
- 25) **Government Scheme Beneficiaries:** It is quite surprising to note that 67.15 % of the BPL families surveyed never receive any form of government financial assistance schemes like NLUP, SEDP or PMAY-U etc, during the last five to ten years. 17.21 per cent receive SEDP, 10.47 % receive NLUP and 5.17 per cent receive housing assistance (PMAY-Urban).
- 26) **DAY-NULM:** A staggering 81.38% of BPL families are unaware of the existence of Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM), the government's flagship program aimed at alleviating urban poverty. This lack of awareness suggests that government initiatives often fail to reach their intended beneficiaries.

- 27) **Source of water:** 83 % sourced their water from piped water (PHE), 8.7 % depends on private vendors (carriers), 5% relied on public fountain. 3.27 % do not have clean drinking water
- 28) **Food security:** 4.23 % of the BPL families do not have enough foods to eat (cannot afford regular two meals a day). Most BPL families in Aizawl rely heavily on government subsidised foodgrains for their sustenance.
- 29) **Major challenges according to the respondents:** The Urban poor respondents identified their most pressing challenges, with the top concerns being:
- 32.16 % put livelihood sustainability as their top priorities
 - Lack of seed capital for business is the bottlenecks for 14.39%
 - Limited job opportunities, with 12.51% seeking guaranteed employment schemes like MNREGA
 - Corruption (13.68%)
 - Daily transportation difficulties (11.35%)
 - Notably, 15.91% believed hard work alone could lift them out of poverty

6.3. Suggestions

- i) **Strong Political Will:** Addressing urban poverty in Aizawl, Mizoram requires strong political will to drive meaningful change and improve the lives of the urban poor.
- ii) **BPL family pension:** At present, the percentage of BPL families who have old age pension is only 6.6% which could mean that the beneficiaries of old age pension may belong to well off families.
- iii) **Selection of Beneficiaries:** The tradition of party politics involvement in poverty elimination programmes resulting in favouritism towards one's own party members is causing hindrance for poverty elimination.
- iv) **Eliminating politicisation of Ration Card:** A practise that has been followed over the years in many localities is that of political intervention. .

If party favouritism is eliminated in ration card distribution, the poor will have better access to subsidised distribution of foods.

- v) **Publication of Card Holders List:** The government should properly and clearly notify the eligible households for AAY, PHH and Non-NFSA cards.
- vi) **New BPL Survey/Household income/consumption survey (NSS model):** the current BPL Baseline Survey used in Mizoram is outdated. It needs numerous revisions. The current model used is based on Hasim Panel recommendation and should be revised keeping Mizoram context in mind ie., Household income or consumption survey, NSS (National Sample Survey) model so that the state can have a model which provide accurate data.
- vii) **Research Project on Vulnerability to Poverty:** Involving researchers for making public policy would be an welcome improvement as it will make it easier for policy makers to easily mark the priority target group on the basis of the current scale used to measure poverty.
- viii) **UD&PA Office Customer Care:** The staff of UD&PA being an important agent for poverty elimination must reflect upon their work ethic so that they will provide a more hospitable environment.
- ix) **Education Support Scheme for BPL families:** The government must come up with measures to financially support students who excel in academic but could not continue their education due to poverty, enabling them to pursue higher education and break the cycle of poverty. This targeted support is the need of the hour, as it will empower deserving students to overcome financial constraints and achieve their full potential.
- x) **Reservation of seats in higher educational institutions for BPL families:** Apart from financial reason, students of BPL family struggles to get seats in higher educational institutions as merit-based admission system have been introduced in colleges and universities. As such, the researcher strongly advocates for providing reservation of seats

(10% minimum) in private as well as government educational institutions across the state to Economically Backward Classes.

- xi) **Skill Development & Alternative Employment:** 85% of BPL families residing in Aizawl do not have proper source of income. If the government could conduct training for skill development such as computer training, mobile repairing, masonry, flower arrangements, sewing and mechanic training, etc it will ease their livelihood.
- xii) **Awareness:** Awareness and knowledge about government schemes is crucial for urban poor as it enables them to access benefits such as affordable housing, healthcare, education, and livelihood opportunities.
- xiii) **Implementation & Monitoring:** Though government has come up with various measures for poverty alleviation there is a wide gap between implementation of schemes and monitoring.
- xiv) **Security of Tenure (Rent):** In Mizoram there is no rent control measures and security of tenure. The landlords are imposing house rents to their tenants as per their conveniences. As there are no restrictions from the government, house rent is quite high in Mizoram which affect the poor.
- xv) **Capital for Street vendors:** Availability of Start-up fund for BPL families who are street vendors and small shop owners must be widely circulated so that the target population will utilise it beneficially.
- xvi) **Financial Inclusion:** It is a well-known fact that the poor are barely eligible for loan. If the government could provide loan with a proper plan such as providing second instalment only to those who properly use the first instalment.
- xvii) **Easy access to Internet:** Internet facility is a mandatory requirement in contemporary world. It will be favourable if there can be free or subsidised wifi for the poor.

- xviii) **Backyard Livestock:** for families with proper housing compound among BPL family the government should support rearing of livestock provided it does not cause pollution to the locality.
- xix) **Implementation of PURA Scheme:** As 60.63% of BPL family in Aizawl city are migrants, the implementation of the Provision of Urban Amenities in Rural Areas (PURA) scheme is crucial in Mizoram to address urbanization and urban poverty.
- xx) **Life & Health Insurance for BPL Families :** 10% of BPL have life insurance and half of them do not have health insurance. It is crucial for the government to intervene and find measures for BPL families.
- xxi) **Subsidized Electric Tariff and water bills :** A subsidized electricity tariffs for urban poor households especially those belonging to AAY Ration Card holders is suggested as high electricity and water bills have become a significant financial burden for urban poor households in Aizawl.
- xxii) **Complain mechanism (Grievances Redressal Mechanism):** The researcher strongly recommended the creation of a dedicated online portal, the establishment of a toll-free helpline and installation of physical complaint boxes at the entrance of UD&PA Office for the urban poor to file grievances and track their status.
- xxiii) **Improvements of Educational Institutions:** Government should make it mandatory not only to employ trained teachers in government schools but also conduct workshops and teachers training or seminar to strengthen and develop their skills. Transfer and posting should be done without political fitness and favouritism.

6.4. Limitations of the Study

This study is limited to Aizawl Municipal Corporation (AMC) Area, Mizoram using BPL baseline survey 2016 conducted by the Mizoram Statistical Development Agency, Directorate of Economics & Statistics. As such, the study faces the following limitations –

1. The findings may not be in sync with the other towns and cities of the state as the sample survey do not cover other city areas.
2. Since the BPL Baseline data of 2016 is used due to absence of a new one, there are some discrepancies in the number of BPL families in certain localities that may slightly affect the outcome of the analysis.
3. Due to change in the methodology of estimating poverty, the number vary significantly especially after moving away from the traditional Planning Commissions' methodology to a more modern Multidimensional Poverty Index (MPI) and the situation demands some adjustment period.
4. Since an overwhelming majority of the urban poor are engaged in the so called 'Informal Sector' of the economy, it is quite difficult to systematically classify their livelihood activities into different categories.

6.5. Scope for Further Studies

1. Future research can be conducted by covering all the district capitals of the state and compare each other to highlight a true picture of the state's urban poverty condition.
2. New research work can be done by evaluating the impact of Climate Change and Government Development Projects on the Livelihood of the urban poor in Aizawl.
3. New research can be done by examining the effects of migration on the livelihoods of urban poor in Aizawl, including the challenges and opportunities faced by migrant workers in the city.
4. Research can be conducted by assessing the role of Church and NGOs in mitigating poverty (Urban as well as rural) in Mizoram.
5. Research can be done on the performance of different government agencies in alleviating poverty.

6.6. Conclusion

This study has provided the most comprehensive understanding of the livelihood status of urban poor in Aizawl, highlighting the socio-economic and livelihood challenges they face and the impact of government schemes on their living conditions. The findings of this study support the hypotheses that livelihood insecurity is prevalent among urban poor in Aizawl, government schemes have not addressed the urban poor properly in a way that is desired, and a high proportion of their income is spent on food items. Given the strategic significance of Aizawl for Mizoram, the study's recommendations emphasize the need for policymakers to prioritize the needs of urban poor in Aizawl, including improving access to education, healthcare, and economic opportunities. By conveying the voice of the urban poor directly to policymakers, this study aims to contribute to the development of more effective and inclusive policies to address urban poverty in Aizawl. Ensuring livelihood security and effective reduction of poverty in Aizawl city necessitates the convergence of strong political will, robust community participation, and rigorous monitoring and evaluation of government schemes to ensure their optimal implementation and impact.

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